



SATURDAY NIGHT

THE FRONT PAGE

Exit Canadian Guardian

THE Canadian Guardian Life Insurance Company will, obeying an order of the Insurance Department, Ottawa, have until the first day of May to wind up its affairs and get out of business. The license of the company was, as a matter of fact, cancelled on the first day of April, but a month's leeway was given in order that the company's affairs might be wound up.

For many months TORONTO SATURDAY NIGHT has pounded away, telling and retelling the public what the well informed insurance men have known all the time; that is, that this company was not worthy of public confidence, and as a matter of fact, should never have been allowed to write insurance and sell its stock. The amount of insurance now in force in the Canadian Guardian Life is not of serious consequence, perhaps two or three hundred thousand dollars worth in all, and this will automatically lock after itself, owing to the stocks and bonds deposited (an insurance necessity) with the Receiver-General. But what of the unfortunate people who have parted with their good money for the worthless stock of this organization?

From first to last the Canadian Guardian Life Insurance Company, as promoted and managed by J. M. Spence, has been a stock selling organization, for without peddling its worthless securities about in season and out of season, even the salary list would not have been met, and this was a particularly vigorous item in the affairs of the Canadian Guardian Life. Within the last year this company was able to add very materially to its list of stockholders until now there are upward of four hundred people who have paid their money into the company for stock and who will never receive a cent in return.

The miserable condition of this company's affairs has been known for years in the office of the Superintendent of Insurance, Ottawa, and as a matter of fact its rottenness, as a matter of public record, goes back to the days of the Insurance Commission, the said J. M. Spence being castigated at that time by the Commission as a man who should be forcibly retired from the management of an insurance company.

In the face of these facts, why was it that the Insurance Department allowed this man Spence and his confederates to proceed with their work unhindered? If at the moment conditions are such as justify a withdrawal of the license by the Federal authorities, then the authorities would have been equally justified three years or more ago, and would thus have been the means of saving hundreds of men and women the necessity of calking up the seams in this financial hulk with their money, as they have done.

The gentlemen at the head of Canada's insurance department are evidently of the opinion that when they have examined into a company's affairs and have duly tabulated that examination into a report and published the same in the "blue book," they have done their full duty. If the "blue book" went into every house in the land, and if the people who received it were capable of analyzing a report, so they could recognize on sight the cats and dogs of insurance, it would be another matter. But unfortunately, a close analysis of official reports is a work which must remain in the hands of the expert, and is a closed book to the majority of people who indulge themselves in investments in insurance stocks and to those who buy insurance. The consequence is that just so long as companies of the Canadian Guardian Life order are allowed to operate, and just so long as the Department of Insurance does not ordinarily disturb itself beyond the bare issuing of its annual report, the public will not obtain the protection that is its right.

In the last quarter of a century millions of dollars have been hopelessly and needlessly sunk in insurance companies here in Canada. Hopeless because these companies never had a fighting chance from their inception, and needless by reason of the fact that had the people been properly informed they would never have purchased the stock, or insured their lives or their property in them. If our insurance departments, both Federal and Provincial, are not to act as bureaus of information for the defence and protection of the public, then they are as useless as a subsidized insurance journal.

Here, in Canada, we want insurance companies and plenty of them, both life and fire, but we want only the best. There is no place in our economic life for such corporations as the Canadian Guardian Life, and our insurance departments should see to it that such companies, bred as they are in iniquity, are either decapitated in childhood, or better yet, are not born at all.

THE West is nothing if not optimistic and its live new cities overlook no opportunity to impress the outside world with their importance as business centres. One noted a characteristic instance of this in a bright weekly, The Citizen, which has recently entered the field in Regina, the capital of Saskatchewan, and which at one time bore the racy name of Pile-o'-Bones. Glancing through its advertisements one was surprised to find that in no instance was there a business address under the thousand mark. Addresses like 1815 South Railway street, 1849 Scarth street, and 2508 Dewdney street figure on every page of this publication. Now the latest estimate of the population of Regina, published by the railroad companies, is 16,000, while that of Toronto is creeping up to the four hundred thousand point. Yet in Toronto street addresses over a thousand are to be found on only three or four streets. One is forced to the conclusion that some bright spirit has devised the idea of starting the street numbers in Regina with 1000. What could be more characteristic of Western optimism?

THE Provincial Government of Ontario is to be congratulated upon its action regarding the sale of deadly weapons. According to the new regulation which went into effect last Saturday, a heavy penalty is imposed upon any person who exposes for sale or sells dirks, daggers, revolvers, etc., to any person other than the holder of a certificate from the provincial or other police authorizing such a purchase. The law also states that the purchaser is subject to an equal fine (from \$20 to \$200). A record must also be kept of all sales made, while the police are authorized to search all people believed to be carrying concealed weapons. The enactment is sufficiently drastic, well enforced, to keep deadly weapons out of the hands of the foreign element, and this, of course, is what it is meant to do. Less handy weapons, and a less handy means of obtaining them will mean fewer corpses in the morgues and fewer cases in the courts.

That the bloodthirsty desire of our newly arrived citizens must be curbed by the stern hand of the law is made clear when one goes into the matter of statistics in regard to assassinations in such countries as Italy, where every man goes armed and where every man is a law unto himself. In Italy 81 people in every million are murdered yearly; in Austria 28 per million; in Belgium 17;

the official document deep down in his inside pocket approached the Bourdon residence and asked for Joe. The lady of the house met him at the door with the explanation that Bourdon had hanged himself the day before.

HAVE we lost our respect for the ancient kings of Ireland? It would seem so when a man named Thompson begins, in cold print, to tell of a Senator named Kirchhoffer, who in turn is alleged to have inspired an attack on the O'Clorans, descendants of the Irish kings.

It all happened in the Canadian Senate the other day. E. W. Thompson, it might be mentioned by way of explanation, is a writer on the Boston Transcript, who has for a good many years devoted himself to Canadian affairs. In fact he was about the first special writer to cross the line in the interest of a United States newspaper. Having nothing better to do, Thompson took in hand our ancient and honorable Senate. He told of the Divorce Committee, and said some nice things about

more harshly dealt with than the ordinary criminal is a question which the statutes decide, for the maximum sentence in the case of McGurk is seven years and the minimum three, but surely this letter carrier's breach of trust was no more serious than was that of the chief of police who took upwards of \$11,000 which did not belong to him, or the case of Buchanan who took in bribes more money than McGurk would have earned in a year.

The higher up you go the lighter the sentence, appears to be an established rule, while as a matter of fact the reverse should be the case. The more brains the less reason for a criminal career.

THE yarn of the devil presiding in person at Masonic meetings is quite as old as Masonry itself, but it takes a Province of Quebec journalist to properly prove the case. Joseph Begin, editor of La Croix, a journal which he carefully explained in the Montreal courts the other day was before anything else a Roman Catholic organ, has been taking after the heretical Mason, and in so doing had a damage suit launched against him by one Caron, who had been the subject of attack in La Croix because the said Caron belonged to the Masonic Order. On being examined in court, Begin said that he knew personally that Masonry was anti-Catholic, anti-Christian and anti-religious. In proof of his contention, the witness referred to a sermon by Archbishop Bruchesi. Such testimony, however, the lawyer for the prosecution refused to consider, remarking that if he desired the opinion of His Grace he would require the Archbishop to appear in person, as he did not recognize the witness in the box as the spokesman of the Archbishop.

When asked what difference he saw between members of the Grand Orient of France and the Order to which a Canadian, United States and English masons belong, Begin declared that the difference was only in the rites, and that they were all after the same aims, which were anti-Christian and anti-religious.

In view of the fact that Protestant clergymen are very largely members of the Masonic Order, this being particularly true in the Church of England, the statements of this man Begin are extraordinary, to say the least. If the Archbishop of Montreal is no better posted upon Masonry than is his man-servant Begin, it is full time that he read it up. It is also time that this tomfoolery regarding Masonry met a sudden and quiet end. In Canada here, and in fact all over the English-speaking world, tens and hundreds of thousands of our best citizens are members of the Masonic Order, and I venture to state that they are as a whole just as honest and lead just as praiseworthy and upright lives as do the members of the Archbishop's own household. King Edward himself was a Mason of high degree, and so is his son, our present monarch. Half the statesmen in England are Masons. Are these men anti-Christian and anti-religious?

In this matter I am not pleading my own cause. I am not a Mason, but I happen to know what Masonry stands for: information which Joseph Begin and Archbishop Bruchesi could very readily obtain, right among the Church of England clergymen of their own city.

If the Archbishop of Montreal and satellites of the Begin order have for their purpose the division of Canada into two distinct and hostile camps, they are succeeding amazingly well. In fact, they could not do better.

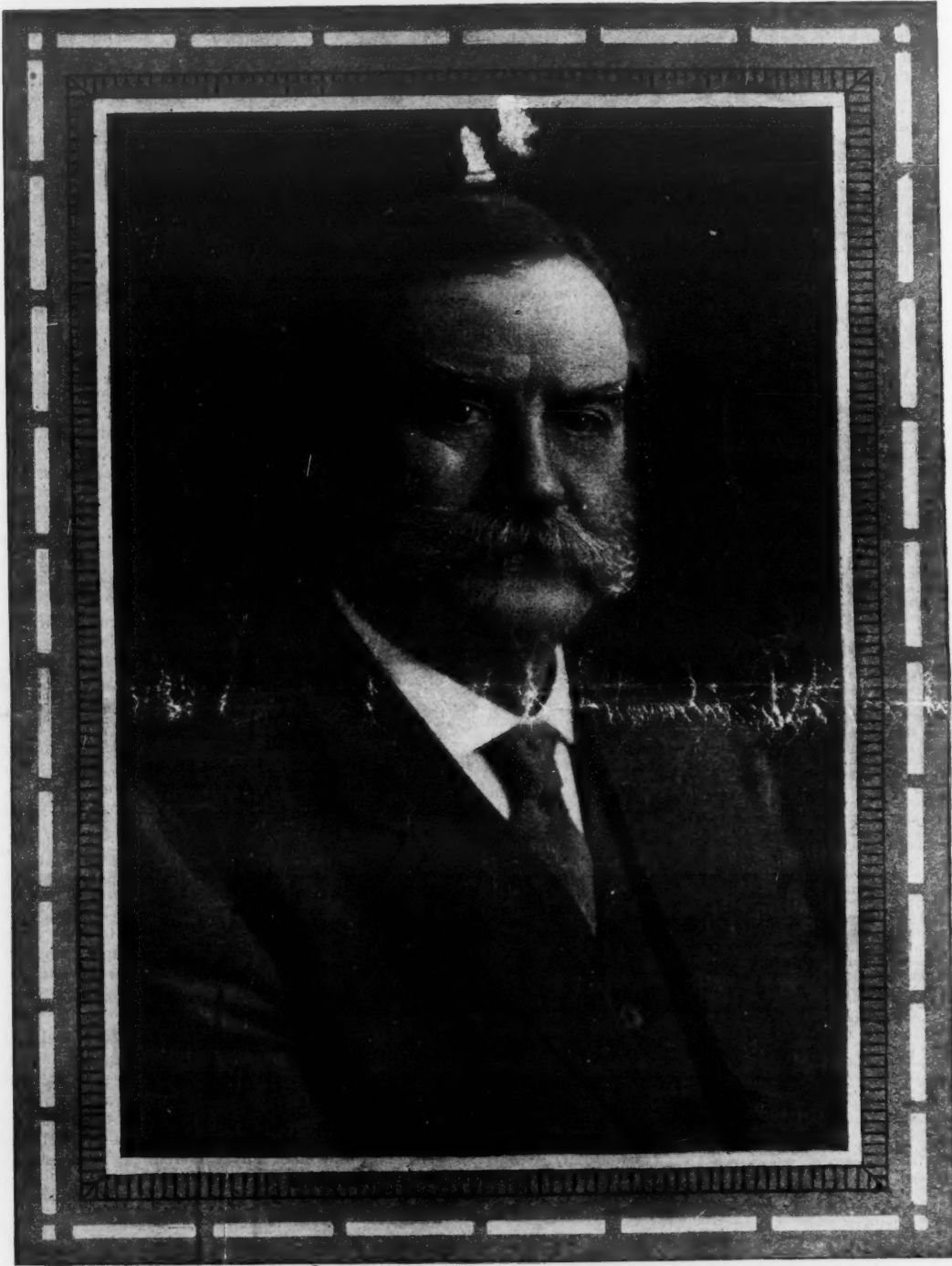
IN the current number of The National Review, Dr. Stephen Leacock preaches a timely sermon on "going slow." "Canada and the Immigration Problem" is the title of the article, and in it the author impresses upon his readers some facts and conclusions which should sink deeply into the minds of such Canadians as believe in the sudden and sensational development of the country. He points out that rapidity of growth and the immediate conversion of our resources into the more visible assets of dollars and cents is not all; that because we are destined to be great some day, is no reason why we should be great to-morrow.

"The hundred thousand clubs of the West," he remarks, "call loudly upon lusty nature and the immigration man to 'boost' the population of Canada. The development of the interior that should be planned with the majesty, certainty and symmetry of the building of a Grecian temple, is conducted with the same eager haste as the erection of a circus tent. The Canadian toad swells and distends itself to the bursting point in vain emulation of the bulk of the American ex."

Reverting to figures to prove his case Dr. Leacock points out that if we are to assimilate our continued flow of immigrants we must be slow. We must be careful whom we accept, and that the bars against the indiscriminate immigrant, people other than British, should be raised rather than lowered. In 1810 the population of the United States was practically what Canada's was in 1908, that is 7,000,000. Immigration into the United States in that year amounted to 400,000, or .006, while in 1908 Canada's immigration amounted to 250,000 or .3, a ratio of growth which the United States has barely exceeded in any one year up to the present time. For instance, from 1901 to 1908 there came to the United States 7,000,000, less than one-tenth of the population, whereas in nine years there came to Canada 1,300,000, a number equal to one quarter of our population at the opening of the century.

If they are of the right kind, well and good, but if not then let us go slow. Regarding the character of immigrants coming out from Europe at this time Dr. Leacock says:

"Still more important is the economic and racial character of the immigrants of the twentieth century. They no longer consist of the strenuous, the adventurous, the enterprising; they are not, except in a minor degree, political exiles or religious refugees; they are animated by no desire to build up a commonwealth of freedom to replace an ungrateful fatherland. They are, in great measure, mere herds of the proletariat of Europe, the 'lowest classes' of industrial society, without home and work, fit objects indeed for philanthropic pity, but in different material from which to build the commonwealth of the future. They encounter no difficulty in their passage, or none that is comparable to the stern process of earlier history, when the cruel 'evolution' of Nature winnowed out the strong from the weak and the resolute from the feeble: in which the passage of the unknown seas and the rigours of the northern winter emphasised the melancholy doctrine of the survival of the fittest. Of



TORONTO MILLIONAIRES: MR. Z. A. LASH.

A sketch of his career will be found on page 23 of this issue.

in France 15; in Germany 11; and in England 3. The trial of the Camorristi in Italy at the present moment shows to what lengths assassination will go when allowed to proceed unchecked. Italian statesmen are now awakening to conditions and are making every effort to purge out the stain. It is far better, however, that we start right in the first place. Our foreign population is but beginning to arrive. In five years' time we will have a hundred, perhaps five hundred Italians, where we now have one. When railways and other big undertakings are under way there must be navvies, and where navvies are required, there the Italians congregate, for after all is said and done, they are, for certain classes of toil, best in the world, with the possible exception of the Chinese. These men should be taught that if they must fight they are to use their fists in good old Anglo-Saxon style; that under no circumstances are they to carry deadly weapons, and finally that we live here in this land in peace and comfort, mostly depending upon our police for what protection we require.

TO what extent a court official or a police officer is justified in interfering in the more or less pleasurable pastime of suicide, or whether it is just as well to let nature take its course, is now a subject for debate.

For some unknown reason, Joe Bourdon, who resides in Montreal, resolved to pass on to the world beyond. He believed in doing the job by the latest approved method, and so built himself a trap and arranged a noose. Mrs. Joe Bourdon, discovering what her husband was doing proceeded in wild alarm to the Recorder's Court, Montreal, and there asked the officials to intervene, to arrest him or do something. As the woman did not have the necessary \$3 for a warrant, the court officers, after a long and solemn convale, resolved to send Joe a letter, asking him what he meant. This all took place on Tuesday the 18th inst. On the following Thursday a bailiff with

Senator Kirchhoffer, the chairman. He also mentioned that Senator Cloran, beg his pardon O'Cloran, was a sort of a loose screw in the Senatorial machinery, inasmuch as the work of the Divorce Committee was interfered with by religious differences, emanating largely, Thompson alleged, from the aforesaid Cloran, again I beg his pardon, O'Cloran. But this is not all, for Thompson went on to say that Senator Kirchhoffer was a delightful gentleman, the descendant of a Dutch officer who went to Ireland with Prince William; but worst yet, he stated that Senator Cloran was a descendant of the O'Clorans of Ireland, who, the article alleges, carried the guns and the game bags of the Kirchhoffers.

So seriously did Cloran take these allegations, that he brought the matter up in the Senate on Thursday, the 20th inst. He denied that any of his ancestors had carried the game bags and the guns of any son of a Dutchman, even if the latter did go over to Ireland with the Prince of Orange, and that moreover the O'Clorans were kings of Ireland long before the Kirchhoffers or any other Hessian had had the good luck to land on Irish soil.

All hail, O'Cloran, king of Ireland.
And this is what we pay the Senate for doing!

BY what method do the courts determine sentences? I am given to concluding that whatever rule does apply, if there is one, it requires revision. Here are three sentences dealt out last week in the Province of Ontario: Police Chief John Mattson, of Pembroke, stole \$11,245 of town funds and got twelve months in jail.

Daniel J. McGurk, letter carrier, Toronto, stole \$1.50 from the mail and got five years.

M. T. Buchanan, of Ingersoll, member of the County Council of Oxford, pleaded guilty to conspiracy, breach of trust, and using his public office to procure bribes, and got away on suspended sentence.

That the carrier of His Majesty's mails should be

the settlers of New Plymouth in 1620, before the first springtime had come, one-half lay buried in their little graveyard upon the wind-bound coast of New England. The emigrant of the twentieth century faces in his transit no greater hardship than the congenial squalor of the steerage and the doubtful coffee of the emigration shed. The whole movement of the population has been made easy, automatic, effortless. Steamship companies vie in cheap transportation. Immigration aid societies extend a temporary welcome and the co-operation of national brotherhood. Showers of alluring leaflets, pamphlets, and circulars—a whole literature of Migration Made Easy—fall upon the working class of Europe and penetrate its innermost confines.

"As a result of all this, industrial Europe is moving in earnest, and in this great change of domicile the people of the lowest economic development are now in the vanguard. South European and Slavonic emigration assumes a portentous volume. During the eight years 1901-8 Austria-Hungary sent to North America 1,800,000 immigrants; Italy 1,325,000; Roumania some 50,000. From Russia and Russian Poland there arrived, in the twenty-eight years from 1873 to 1900, in all 840,000 immigrants; in the five years 1902-6, 408,000 Russians migrated to North America."

Dr. Leacock then concludes as follows:

"At bottom our eagerness for increase of population and the conversion of our resources into wealth rests upon a real enthusiasm and a genuine belief in the destiny of our country. It is this fact that makes the lesson which we must learn all the harder for our intelligence. It is a hard saying for those who love our country most that its plenitude of material splendour, if rightly earned, can only come long after we are under the sod. Yet so it must be. There is no process known to the history of mankind by which a community of 7,000,000 people can be changed with the showy brilliance of a transformation scene into one of the great nations of the world. We have got to be content, if we would aim at ultimate greatness, to remain as yet among the lesser communities of mankind, an object of no particular attention and of no fear whatever on the part of anybody. Why can we not be so content? Is there any haste beyond that of the dollar-maker about the development of our resources? The prairies of the West blossomed and withered under the suns of unnumbered ages before the coming of the harvester; the forests of British Columbia have slept in silence for countless winters before the prospector measured them into their billions of feet of timber. Let them stand a little longer, till we can feel assured that the men who fell them will belong to a nation worthy of the task."

SOME interesting and instructive figures were recently issued by the British Board of Trade relative to incomes and the cost of living in both America and in England. An analysis of the situation makes it evident that those who live and work on this continent have much to be thankful for. As a matter of fact we have twice as much to be thankful for as have the workers of the British Isles. According to these statistics, which have been gathered with the care usually exercised by this institution, covering twenty-eight American cities and towns, and a corresponding number of English centres, it is shown that the average combined cost of rent and food is 52 per cent. dearer in America than in England, while on the other hand wages on this side of the Atlantic are at the rate of 230 as compared with 100 in England and Wales. In other words the worker in the United States and in Canada, for the statistics of the two countries would be much alike in this respect, is receiving two and one-half times more than is the Brit-



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JOHN H. FINLEY.
The President of the College of the City of New York, who is mentioned as a likely successor to Woodrow Wilson at Princeton.
(American Press.)



Will the Fool-killer Please Get Busy?
—Drawn by E. W. Kemble for Harper's Weekly.

isher in the same occupation. The margin which Canadian and American workmen enjoy over the actual necessities of life is such that saving a fair sized competency is within reach, while in England on the other hand this is well nigh impossible.

The Colonel

Listowel, Ont., April 11.

Editor Saturday Night:
"I am pleased to send you said amount herewith per money order, as I am always very pleased to receive and read your excellent paper."

F. R. B.

"Saturday Night is a delight to the man who's away from home, sweet home."



Churchly Politics.

To the Editor of Saturday Night.

Dear Sir,—In view of your comments on the pretensions of the Roman Catholic Church, as shown in the "Ne Temere" decree, permit me to give publicity through your columns to a fact well known to all the Governments of Europe, as well as to that of the United States, viz., that the choice of a Pope, whose infallibility Pope Pius IX. decreed, and whose selection is supposed to be directly inspired without any reference to earthly considerations, is, on the contrary, always made now strictly for political reasons, as the following will, I think, clearly show:—

When the army of United Italy, led by King Victor Emmanuel I. and the old patriot Garibaldi, captured the Papal States and the City of Rome surrendered, the Church authorities realized that the seat of the Papacy and its vast treasures at Rome were at the mercy of the conquerors, with no help in sight.

They were unwilling to remove to the old papal capital at Avignon, in France, where the French Government and people would then have treated them with open arms as martyrs, because that would have been a political mistake, and might reveal incidentally to a critical world the fact that in the reigns of Francis I., King of France, and the Emperor Charles V., two sets of rival Popes, each duly consecrated, reigned for years at the same time, one at Avignon and the other at Rome.

The following secret treaty was consequently then made, not, however, secret to the great Protestant nations like Great Britain, Germany and the United States, but only secret as against the legal children of the Church, whose devotion, love and money were supporting the Catholic clergy, and who today are still kept in ignorance of the facts.

This is the political trade they made:—In consideration of the Roman Catholic Church being permitted by the Italian Government to retain nominal possession of the Church property now used for Church purposes in Rome, including the Vatican, its museum, library and art treasures, and to continue to use Rome as its religious capital and business head office, it was agreed that, so long as this state of affairs continued, the majority of the Cardinals must be Italians, and that the Pope himself must always be an Italian. Furthermore, so long as the Pope was within the precincts of the Vatican and St. Peter's Cathedral he was to be still officially recognized by the Italian Government as Pope in his sovereign capacity, but that whenever he went elsewhere, official recognition of his Papal rank was temporarily suspended until his return, and that in the interim he was to be considered simply as a prelate of the Church.

This barter of the independence of the head of the Church for political prestige and the convenience and luxury of life in Rome is still in force to-day, the best evidence of which is right here on the North American Continent.

Canada, with its population of eight millions and its Catholic province of Quebec, has only one Cardinal, while the United States, which is full of magnificent churches, colleges, hospitals and other monuments of the generosity of the children of the Church, every one of whose States individually contributes each year through its Catholic communicants more money for the support of the Church than the entire Kingdom of Italy, has yet only one Cardinal for its ninety millions of inhabitants.

Still the Pope must always be an Italian, and still the children of the Church must obey from Italian ecclesiastical authorities, who know practically nothing of our great country and have little sympathy or toleration for the personal liberty and equal opportunity to all men of our political institutions, revivals of mediaeval decrees, condemnations of modernism, exclusion of the beautiful voices of women from church choirs, and now the "Ne Temere" decree against marriage, which, like the Austrian "boomerang," is recurring on its way home to strike its thrower.

In these stirring times of awakening intelligence, when practically every business of life, including farming, is based on more or less scientific knowledge, when the man or woman who cannot read and write might just as well be dead as far as hope of betterment in condition of life is concerned, it is hard for some of us to realize that the spiritual head of the Catholic Church, from whose infallible lips the inspired messages of God, are ostensibly given to the world, is, after all, not the genuine choice of inspiration from God working through the Cardinals, but simply a man acceptable to the Emperor of Austria and the Italian Government, chosen practically under false pretences, as the result of a sordid political bargain, who must always be an Italian, no matter what may be the superior fitness of any other Cardinal.

In view of the above facts, which the Rev. Father Burke and other defenders of the faith (so called) are respectfully challenged to disprove, the question is unconsciously asked, How long is the tail to continue to wag the dog? The Catholics of Canada and the United States evidently being the dog, and an under dog at that.

Respectfully yours, INNOMINATO.

Fly the Flag.

Editor Toronto Saturday Night.

Dear Sir,—The coming Coronation should be made a time of general rejoicing and good feeling throughout the Empire. The heart of every subject should be warmed and brightened by the prospect of peace and prosperity at the beginning of the reign of our gracious King and Queen, both of whom we have nearly all had an opportunity of seeing in Canada. I believe we could not take a better way of creating and showing our loyalty than by every citizen flying the Union Jack from his home, his office and his factory. Every public institution, church, school, theatre, or place of assembly could join in and fly the flag, either inside or out, or both. Let every news-

paper in the land give space to boost the idea. Let every public speaker, preacher, priest and school teacher give it a boost. Let the head of every household take a hand—until the enthusiasm spreads and takes possession of every man, woman and child in Canada.

Now, sir, I leave it with you through the columns of your valuable paper, to set the ball rolling.

T. ARTHUR McCREA.

Higher Salaries Required.

Editor "Saturday Night," Ltd.

Dear Sir,—I would like to see your columns show up the inadequate remuneration that is paid to ministers of the crown, judges, etc., etc.

It just struck me a few days ago that in the case of say the Minister of Railways—his department spends about forty million dollars annually. A few days ago he gave out contracts for the Quebec bridge, amounting to about ten million dollars. He is dealing with matters that concern the Dominion to the extent of hundreds of thousands of dollars daily, and his remuneration is seven thousand dollars a year—a salary that you know is quite inadequate for a Minister to support and educate his family and leave his mind free from financial worries.

All this applies to many other departments of the Government. There was the case of the Minister of Railways' Deputy, Mr. Butler. He received an offer of twenty-five thousand a year from the Dominion Steel Co., resigned his position with the Government, to the country's loss.

The Government is being worried in Parliament now for allowing the seats of the Superior Court to remain vacant, but it is a notorious fact that the salaries paid to the Superior Court judges are utterly insufficient to command the services of desirable men.

The showing that your last issue made of the progress of the Dominion during the past fifteen years has prepared the voters to offer better remuneration—at least the broader-minded people—and if you can see your way to dealing with this subject, I am sure it will be for the ultimate good of the country.

Yours truly, P. C. L.

Bernard Shaw on Divorce.

BUT please do not imagine that the evils of indissoluble marriage can be cured by divorce laws administered on our present plan. The very cheapest undefended divorce, even when conducted by a solicitor for its own sake and that of humanity, costs at least £30 out-of-pocket expenses. To a client on business terms it costs about three times as much. Until divorce is as cheap as marriage, marriage will remain indissoluble for all except the handful of people to whom £100 is a procurable sum. For the enormous majority of us there is no difference in this respect between a hundred and a quadrillion. Divorce is the one thing you may not sue for *in forma pauperis*.

Let me then recommend as follows:

1. Make divorce as easy, as cheap and as private as marriage.

2. Grant divorce at the request of either party, whether the other consents or not; and admit no other ground than the request, which should be made without stating any reasons.

3. Confine the power of dissolving marriage for misconduct to the State acting on the petition of the king's proctor or other suitable functionary, who may, however, be moved by either party to intervene in ordinary request cases, not to prevent the divorce taking place, but to enforce alimony if it be refused and the case is one which needs it.

4. Make it impossible for marriage to be used as a punishment as it is at present. Send the husband and wife to penal servitude if you disapprove of their conduct and want to punish them; but do not send them back to perpetual wedlock.

5. If, on the other hand, you think a couple perfectly innocent and well conducted, do not condemn them also to perpetual wedlock against their wills, thereby making the treatment of what you consider innocence on both sides the same as the treatment of what you consider guilt on both sides.

6. Place the work of a wife and mother on the same footing as other work—that is, on the footing of labor worthy of its hire—and provide for unemployment in it exactly as for unemployment in shipbuilding or any other recognized bread-winning trade.

7. And take and deal with all the consequences of these acts of justice instead of letting yourself be frightened out of reason and good sense by fear of consequences. We must finally adapt our institutions to human nature.

In the long run our present plan of trying to force human nature into a mold of existing abuses, superstitions and corrupt interests, produces the explosive forces that wreck civilization.

8. Never forget that if you leave your law to judges and your religion to bishops you will presently find yourself without either law or religion. If you doubt this, ask any decent judge or bishop. Do not ask somebody who does not know what a judge is, or what a bishop is, or what the law is, or what religion is. In other words, do not ask your newspaper. Journalists are too poorly paid in this country to know anything that is fit for publication.—From the Preface to "Getting Married," by George Bernard Shaw.

W. Morgan Shuster, who will assist Persia in reorganizing its financial affairs, received much of his training in the United States, having for many years been in the Government service. He served in Cuba, chiefly in the customs service, from 1898 until 1901, when he was appointed collector of customs in the Philippine Islands. In 1906 he became secretary of public instruction in the Islands.



ON THE RIVIERA.

Mr. and Mrs. Joseph Chamberlain are here seen in their beautiful garden at Cannes, where the invalid statesman is deriving much benefit from the air of the Mediterranean.—Tatler.



MOROCCO AND TUNIS

By ALBERT R. CARMAN.

THE attention of Europe is drawn again to the north coast of Africa. There is trouble in Morocco—just how much trouble is hard to say as I am writing—and President Fallieres of the French Republic is paying an official visit to Tunis. If conditions do not settle down in Morocco, a French General may soon pay an official visit there, too, at the head of an army of occupation.

The strength of the French position in the Morocco affair is seldom understood. It is the only power which can really restore order in that perturbed Sultanate if things become so anarchic that outside intervention is imperatively demanded. The French are already in Algiers, which flanks Morocco on the east, and have a strong force within striking distance of Fez. No other power is within even possible distance of the Moorish capital. Spain had all it could do to keep its footing on the Rifian coast. Britain has no army to spare, and Germany has no "locus standi." So if the requirements of civilized trade require the effective occupation of Morocco, there is only one Government which can undertake the task, and that is the government which to-day holds Algiers and Tunis. The Kaiser's spectacular intervention at Tangier did not prevent—it merely delayed the inevitable.

In Tunis, where President Fallieres is visiting, we see the French occupation in being. We know its effects. They have turned the old Arab town of Tunis into a French city, and equipped it with modern facilities of trade and pleasure. Rather, they have affixed a French city to the Arab city, and then penetrated the Arab section with such western innovations as police and street cars. Arab Tunis lay on a hillside at the inner end of a lagoon, picturesque, dirty, swarming with life and delightfully unenterprising. A marsh lay between the city and the edge of the sluggish lagoon, and sea-going ships had to stop at La Goulette, on the Gulf of Tunis, at the other end of the shallow lagoon, eight miles away. Then bustling Europe came and banished the dream of the East. First Italy and then France shook the old city awake, and the larger part of the European population to-day is Italian.

A canal was run through the midst of the lagoon, up which big steamships pass to the new wharves built on the edge of the march, which has been filled in and now carries the fine new European quarter with its broad streets, its handsome buildings, its casino and cafes, and its traders growing rich on the products of the "hinterland." But old Tunis still dwells in the sun, content in its shaded bazaars and full of a wondering sorrow for the restlessness of the foreigner. On the top of its hill sleeps the old Palace of its Beys, where once they kept regal court in the Oriental fashion, and men were executed with the bow-string in an open square. They have turned it into a museum now, in which are shown many of the remnants of ancient Carthage, but few tourists break in on its somnolence, and its Moorish architecture seems well-fitted to the luxuriant vegetation, the quiet, and the scorching African sun.

TUNIS is more thoroughly Eastern and unspoiled than the native quarter of Algiers by a very great deal, though it is not as ruggedly self-assertive as Tangiers. The Moors are still a free people, and Tangier is pretty much as they like it. But they are a different race from the softer Tunisians. The Moors are mountaineers, splendid soldiers, and have many of the rough virtues of a fighting and vigorous people. That is why Morocco—the most western of these North African countries—is still independent, while Algiers and Tunis have already fallen. Tunisia is a flat country, where the heats of the desert have enervated her people and made them readier spoil for the alien. The Moor of Morocco despises his brothers of Algiers and Tunis, and dreads nothing so much as that he shall be exploited like them by the enterprising and innovating European.

One difference between the two races, every visitor will mark. And that is the prevalence of what we in this country call "the social evil." It is hardly noticeable in Tangier. The local guides do not make a feature of it. There is one bend in a street near the Citadel where a few houses of the "public women" are clustered, but, except by accident, no stranger would know of their existence. In old Tunis, on the other hand, there seem to be whole sections of the city given over to evil, and the guides insist on you seeing them. One section is filled with native "public women," and another with foreigners, such as Italians and French. The treatment of the subject in the East is, of course, quite different from our attitude toward it. It is not hidden but it is isolated. You never see these women in the respectable parts of the city. But in the streets occupied by them, they live in small rooms on the ground floor and wide open to the street. There they are, busied with their domestic occupations as you pass, in full view with doors and windows open, and they pay absolutely no attention to the foreigner, though they may exchange jokes with your guide.

While in Tunis, you are constantly under the shadow of a great name—Carthage. It stood at the outer end of the lagoon on a magnificent hillside commanding the Bay of Tunis, the mountains opposite, and the blue Mediterranean. A trolley car now runs out to the site and beyond it, for this is the summer seaside resort of Tunis. The breezes from the sea are cooler, and the views are entrancing. Practically nothing is left of Punic Carthage over which to mourn. A few graves are shown as Punic, and some large underground cisterns. On the coast are a couple of regularly shaped ponds which are believed to be the famous inner and outer harbours of Carthage. And that is absolutely all, save for the scattered wreckage of a great city which the White Fathers have dug up out of the soil and arranged in their fine museum on the hilltop. They have built an imposing Cathedral here too, and have a school for native children, which the natives seem to like. In the gardens is a small Chapel of St. Louis, which commemorates the death here of St. Louis of France when leading a crusade.

Of Roman Carthage much remains, especially an amphitheatre with not a few of its ornamental statues. Most of the important "finds" in the museums are Roman. But the Carthage of Hannibal is little more than a memory. The edict that "Carthage must be destroyed" was relentlessly carried out.

Even a popular preacher is none the worse off for a soupçon of whispered frivolity. The world will forgive its artists anything but propriety.—Le Gallienne.

A BOGUS LIFE INSURANCE COY



SUPERINTENDENT OF INSURANCE AT OTTAWA PASSES DEATH SENTENCE ON CANADIAN GUARDIAN LIFE INSURANCE CO.

Six-Months' Campaign of Toronto Saturday Night Finally Moves Dominion Authorities to Take Summary Action. Reply of J. M. Spence to Mandate of Insurance Department is to Prepare to Conduct Another Stock-Selling Game in Western Canada. Company Given Time to Protect its Policyholders, but as for Shareholders, They Lose What Money They Put in. Bold Struggle of J. M. Spence to Make Capital Out of Company Wrecked Through Years of Mismanagement. Will Insurance Department Order a Winding-Up of This Concern?

THE axe has fallen. The Canadian Guardian Life Insurance Company is at present tottering on its last legs. As the final result of a persistent campaign, launched six months ago by SATURDAY NIGHT, J. M. Spence, managing director of this concern has been notified by W. Fitzgerald, Superintendent of Insurance for the Dominion, that on the first of May, 1911, the license enabling the company to do business in Canada will be withdrawn.

This means that the Canadian Guardian Life must end its discredited existence within the space of the next few days. The Department at Ottawa was prepared, after ascertaining the truth of charges made against the company and Spence, to cancel the license immediately, but after consideration it was decided to allow the life insurance policies on the books of the company to be transferred so that policyholders would not be unprotected, as they would

remain of the company, with its Dominion charter, into the first convenient hole, and branch out with a brand new company operating under a charter granted by which ever of the newer provinces Spence might select as his field.

To whatever financial jugglery J. M. Spence resorts to still further his own interests, the fact is that the shareholders of the Canadian Guardian Life Company have lost all they ever put into the concern. A few of them may be foolish enough to act under the resolution passed by the company on Tuesday last, and pay the 5 per cent. call then authorized. If they do it will simply be a case of throwing good money after bad.

J. M. Spence appears to shift facts and figures around to suit his own varying purposes. The circular sent to shareholders some weeks since notifying them of the special general meeting urged as a reason for moving the head office from Toronto out West, the fact that the growing business of the company in the newer provinces made such step advisable. The last annual report, however, issued by the company, says quite the opposite.

Here is an extract from the report of the last annual meeting, held in February, of this year:

"You will be pleased to note that while the amount of insurance received during the past year has all been secured within this province, and in which there still appears to be sufficient room for this company, your directors are of the opinion that we might adopt a more progressive policy and extend our field of operation to the Western Provinces," and so on.

The officers of the company who by their votes aided J. M. Spence in his plan to get out of the Toronto limelight, taking all the salvage possible with them, was not the former famous board that voted to declare a 5 per cent. dividend at the end of 1909. When this "dividend" was declared J. M. Spence was president and general manager, but at the last annual meeting there was a shake-up. J. M. Spence retired as president, and the following officers were chosen: President, L. L. Merrifield, vice-president, J. E. T. Foster; vice-president, William Younger; managing director, J. M. Spence; assistant

At a hole-in-the-corner special general meeting held April 25, the Spence interests voted solidly to take five per cent. more from deluded shareholders and start the stock-selling game anew in Western Canada. Our advice to shareholders is NOT TO PAY UP.

manager, J. C. C. Spence; secretary, Charles O'Leary; medical director, Dr. G. B. Smith.

The above are the men who were in charge of the company at the last special general meeting, when it was determined to get out of the earthquake region, and put a thousand miles between Toronto and "our new home."

The Charles O'Leary mentioned as secretary is the same Charles O'Leary who figured with A. H. Hoover in the Sovereign Life matter before Hoover lost control.

The Canadian Guardian Life Insurance Company commenced business under Ontario charter in February of the year 1901, the original name being that of the Central Life Insurance Company. A Dominion license was taken out on May 20, 1905, and in 1907 the name was changed to the present title by which the company is known. The headquarters of the company is at No. 32 Church street, Toronto. J. M. Spence was up to some little time ago its president and chief agent, since which time, however, he got another man to take the presidency, contenting himself with the general managership. The nominal share capital of the company is one million dollars, of which, in 1908, \$300,000 was subscribed, with \$30,640 paid in cash on the shares.

The 1909 board of directors of this company were composed of the following: J. M. Spence, president; J. E. T. Foster, first vice-president; A. Torrance, second vice-president; J. C. C. Spence, third vice-president; G. B. Smith, M.D., medical director; A. W. Lee, secretary.

The Royal Commission investigating the subject of insurance Canada in the year 1906 took up this company and its report contained the following regarding J. M. Spence: "This company was organized by J. M. Spence about 1901 with himself as manager, a position it was always intended he should occupy." The nominal capital of the company was put at \$1,000,000. Take the year 1906 as a fair sample of how the concern was mismanaged. In that year government returns show that the paid-up capital of the company amounted to \$71,598. In the same year, after five years of operation under Spence management, the company was some \$58,345 in the hole, this being in the shape of the difference between what shareholders had paid in, and what the company was worth to its policyholders. At the end of 1908 the subscribed capital amounted to the sum of \$300,000. There are probably quite a few persons who will read this who are unaware just what subscribed capital means. In the case of the Canadian Guardian Life Company, its charter empowered it to start with a capital of \$1,000,000. That is, it might sell shares to the total par value of \$1,000,000. At the end of 1908 \$300,000 of this capital had been subscribed for; that is, people had signed their names agreeing to purchase up to that amount. But the purchase

price of these shares was not paid in to the company in full. Instead of that, by the end of 1908 the sum of only \$30,640 had been paid in to the company for these shares, representing 10 per cent. of the total purchase price.

From the outset it was the first intention of J. M. Spence to secure absolute control of the company, and this he did by purchasing for himself and for other members of his family, and in the name of individuals he put on the board of directors, shares to the value of \$136,500. This does not mean that Spence and his allies in the game actually put up that amount of money. They took title in shares to the value of \$136,500 but they paid into the company only 10 per cent. of the value of these shares. In other words, Spence and those directly associated with his scheme of one man control paid in to the company, or presumed to have paid, the sum of \$13,650.

For the sum of \$13,650 Spence obtained voting control of the entire subscribed capital of \$300,000. It is not at all certain either that this beggarly amount of money was all put up in cash. It is said notes figured somewhat in the deal also. However, in this way Spence placed himself at the helm of a \$1,000,000 company, and then he set out to make things hum. J. M. Spence never did seem too keen about writing insurance, but he entered with zest into the game of selling stock. Now if a life insurance company does not write insurance, its premium income must suffer, and this happened to the Canadian Guardian Life. The finances of the company were so badly impaired by the end of 1907 that it became apparent to Spence and the others that the company must break up unless something were done, so the old game was resorted to of cutting the capital in two. This was done. Every shareholder who had put a \$100 into the company found himself—despite strenuous objection—in the position of owning stock paid up to only half that amount. The voting control held by Spence et al. clubbed the rest into submission, and the capital was cut in two.

At the end of 1909 the reason for the step became apparent. Spence had decided to cater to the insurgents, who were threatening to end the life of the concern, by paying a dividend. By no possible means could a dividend be paid on \$72,000 worth of paid-up shares, but by cutting them in two, enough dollars might be scraped together to perform the trick. It didn't matter much to Spence whether the "dividend" was paid out of bona fide profits, or out of capital; it had to be paid, and it was paid. After ten years of operation then, at the end of 1909 the company scraped together the sum of \$1,500 more or less, and announced that business was so brisk that a dividend would be paid.

One of the most impudent pieces of business in connection with the Canadian Guardian Life was the voting of a salary of \$12,000 per annum to the then president and general manager, J. M. Spence. How grotesque such a transaction was is realized when it is considered that the gross receipts annually amounted to less than twice this sum. It may be further stated in this connection that it was only the intervention of the Insurance Department which prevented Spence from collecting this modest stipend of \$12,000 annually.

Letting in the Daylight.

THE first public intimation given that matters were, to say the least, irregular in connection with the affairs of the Canadian Guardian Life Insurance Company was that contained in the issue of SATURDAY NIGHT of November 12, 1910, when this paper published a page and a half article dealing with the company and its officials. This article was the result of an extensive investigation into the Canadian Guardian. Wherever the probe of SATURDAY NIGHT touched, something unbusinesslike or worse was revealed. In fact, the deeper the inquiry, the more hopeless seemed the position. It became apparent in the first place that J. M. Spence had not escaped scot free from wholesome criticism at the hands of the Royal Commission on Insurance.

The Commissioners had stated in their report that J. M. Spence was not fit to run an insurance company, but this fact apparently only made him the more determined to hold on to his job. The records which the Dominion Government insists all insurance concerns under its jurisdiction shall publish annually showed most conclusively that J. M. Spence had, on a capital outlay not as great as a man will pay for a good-sized house and lot, obtained entire possession of a life insurance company with a nominal capital of \$300,000. All the evidence was to the effect that this was a one-man company. There was little

At the end of 1909 the Canadian Guardian Life Insurance Co. had cost shareholders the sum of \$65,512, the net loss on Dec. 31, 1909, stood at \$70,593.

or no pretence at writing insurance; the premium income for 1910 was a mere trickle. The activities of J. M. Spence and his directors were manifest in the effort to sell stock to the public. Instead of increasing the premium income and endeavoring to build up an insurance reserve, Spence and his associates got after the public to buy stock. They ladled stock out as fast as the agents could place it, and the stories that these agents told about

the position of the company, to enable them to sell the stuff, would make a Porcupine promoter green with envy. J. M. Spence himself endeavored to work select territory through the medium of special commissioners.

One Toronto man was well acquainted with a clergyman. To him J. M. Spence offered good commissions if he would take off his coat and land the clergymen as new shareholders of the company. A dead set was made at conductors and brakemen on the G.T.R. and other roads; it was represented to them that the stock was a good buy, and would be valuable, in fact was valuable. Many of them took the bait and paid over their \$12.50 per share for stock which had a par value of \$100 per share, but which was actually not worth intrinsically a cent, a yard.

The truth of the matter is that what Spence and his allies were issuing to the public was just so much worth-

By the expenditure of \$13,650—only part of it real money—the J. M. Spence interests secured voting control of a life insurance business capitalized at \$1,000,000. The company, operating under a Dominion charter, has deluded shareholders for ten years and escaped annihilation at the end of 1909 by declaring a "dividend"—out of losses.

less paper. Going a little deeper, SATURDAY NIGHT found that not only had the company not paid in 1909, but that for a good many years back the yearly deficit had been accumulating; with every year that passed additional money put up by shareholders was being lost. That is to say, it cost more to run the company than came in from revenue. This condition, the evidence was plain, had existed for some years.

Of course J. M. Spence was well aware that the Canadian Guardian Life was shooting further down the slide of insolvency every year, and it was to avert the final smash that the scheme of selling stock was resorted to. Selling company stock was easier than selling insurance, and it was more profitable. If a man took out three thousand dollars worth of insurance in the Canadian Guardian, there was always the danger that his estate would be around demanding the money, and just a few such drains in the course of a season would have disrupted the fabric of the tottering concern. Stock, once sold however, stayed sold.

BEING foolish enough in the first place to purchase the stuff, the then shareholder was caught in the trap. He had no right to demand his money back; if he did he wouldn't have obtained it. And with the revenue from stock sales, the Canadian Guardian was kept running; and the Spence salary list continued being ground out every week. But the time came when the efforts of agents to sell more stock met with little success. The body of shareholders, who had never received a dividend, got tired of promises and began to complain. They complained to the management, and they complained one to the other. They became in a sense insurgents. In some way or another they had to be pacified, and J. M. Spence resolved to stifle their disturbing criticisms—which kept a lot of green ones from purchasing stock—by paying a dividend. So it was that last year the company proudly announced that it had been placed in the enviable position of being able to pay a five per cent. dividend.

This was good news to shareholders, worn out as they were with promises. Promises were all right in their way, but they would not purchase anything at the store, nor would they go any great distance in liquidating ordinary items of indebtedness. Things looked brighter all round when this five per cent. dividend was declared. Shareholders passed the glad news round, and they prepared to become apologetic to townsmen to whom formerly they had been critics of the company. Everyone shook hands, and said after all J. M. Spence was all right, and the company was also all right. Although the Dominion Government prints blue books for the edification of the citizen—the printing of which takes much taxes to pay for—none of the shareholders saw fit to look into a blue book. If they had, they would have ascertained that the Canadian Life had not earned this dividend, could not earn the dividend, and should have not declared and paid it. In reality all that J. M. Spence did was to take a dollar from a shareholder and hand him back five cents as a dividend, which he had bitten off the same dollar.

No Hope for this Company.

THERE was no hope for the company. SATURDAY NIGHT ascertained this, and with no attempt at glossing anything over, said so quite plainly in the November 12th article. A good many shareholders read the report, and asked questions of the management. They were given all kinds of explanations. J. M. Spence affected to treat SATURDAY NIGHT with contempt, and to ridicule the article and impugn the motives that led to its having been written. A good many insurance men also analyzed the article, and although many of them knew the Guardian Life was in a teetery condition, they did not know it was as bad as SATURDAY NIGHT publicly pictured it to be.

Wants to Start Again.

AFTER dissipating the money paid in by shareholders of the Canadian Guardian Life for ten years, and finally paying a "dividend" at the end of 1909 (out of losses), J. M. Spence plans to shift the company and himself out of the earthquake zone in the East and land new victims of his share-selling methods out in Western Canada. The Managing Director asks old shareholders to pay up 5 per cent. on their shares to aid him in this scheme.

he had the company passed out of existence before they could be reinsured.

Right in face of the death sentence handed out from Ottawa however, J. M. Spence and his directors are boldly struggling to carry their iniquitous methods of life insurance financing from Toronto to another part of Canada. Although from the outset the Canadian Guardian Life has been mismanaged to its doom, Spence and his allies are bold enough to attempt to make capital out of the wreck, and to continue the endless chain of selling worthless stock to ignorant persons in other parts of Canada.

When J. M. Spence became fully aware of the fact that there would be no let up on the part of SATURDAY NIGHT to put this company where it belongs—on the junk pile—the moving spirit of the corporation issued a call for a special general meeting of shareholders to be held at noon on Tuesday last, in the offices of the company at No. 32 Church street, Toronto. The purpose of the meeting was to shift the head office of the company away from Toronto—the danger zone—out to either Alberta or Saskatchewan.

With the wreck of the original company thrust hastily underground in Ontario, the idea was to start all over again out West where only the echoes of the unsavory reputation of the company might have penetrated.

The special general meeting was held on Tuesday last, as planned, at the company offices, and the whole programme as formulated by Spence was carried through. There were a dozen people in the room when the meeting opened, and it soon became apparent that the Spence clique was still in control. Shareholders were told that owing to the large number of insurance companies operating here in the East, it would be in their best interests to abandon the present field and forthwith move out into the rapidly growing western country. There appeared to be little pretence of actual voting, the Spence interests were in control, and this resolution carried as soon as it was put. The Spence people cried "carried" at the earliest opportunity, and that ended the matter.

Then the question of levying a call of 5 per cent. on all shareholders came up, and this also was "carried."

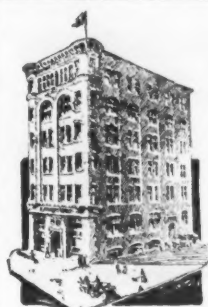
There appears to be two courses now open to directors of the Canadian Guardian Life Company. The cancellation of the license on May 1 deprives the concern of the right to write any more life insurance, but, unless a

Will shareholders of the Canadian Guardian Life Company allow directors who authorized five per cent. dividend out of capital or borrowed money to escape a winding-up order?

winding up order follows the cancellation of the Dominion license, the company would be still empowered to go ahead and sell company stock, having meanwhile moved the head office of the company from Toronto to one of the newer Western Provinces. This means the company could still go ahead in a one-legged way selling stock, but being prevented by Ottawa from adding to the already beggarly premium income by insuring any more lives. The Department, in other words, would take its official sanction away from the company, but it could still pursue the stock-selling tactics for which J. M. Spence is noted. This seems a peculiar position for the Dominion insurance laws to allow an almost insolvent company to assume, but such appears to be the fact.

If Managing Director J. M. Spence were prevented by law from writing any further life insurance, the chances are he would not greatly care, so long as he could pursue his favorite game of selling stock.

Another course open to J. M. Spence, supposing the company's license to be withdrawn, would be to kick the



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! DOUBTS ABOUT PEOPLE !

Canada's Trade Commissioner.

THE report issued in 1907 by Mr. Richard Grigg, the Trade Commissioner to Canada, on the trade of the Dominion attracted a great deal of attention. A further exhaustive report by Mr. Grigg on the same subject was recently issued by the Board of Trade as a Blue Book. This, also, says the English publication "Canada," British exporters and others would do well to read, mark, and inwardly digest. For while, as Mr. Grigg remarks,



Mr. Richard Grigg.

increased experience has confirmed the opinion already expressed, that there exists throughout Canada a keen desire both on patriotic and business grounds to better understand differing points of view, and to draw closer the bonds of commercial union. "Although a marked improvement has occurred in the attention given to the Canadian market by British manufacturers, the impression still remains that British knowledge of the Canadian market and appreciation of its great future, is much less extensive than in the case of our friendly American rivals." The Canadian market, Mr. Grigg points out, as a field for present and future British trade, is governed by certain conditions which give to the economic life of the Dominion a character of its own. Canada has, for a decade past been undergoing and seems destined to undergo for a considerable period, a great industrial and financial expansion.

Why Goldwin Smith Came to America.

MR. PIGOU, the Dean of Bristol, writes to the London Sphere in reply to recent inquiries concerning the late Mr. Goldwin Smith:

"Dear Sir: I notice in last week's Sphere that you, with, as I am aware, many others, are at a loss to understand why my first cousin, the late Goldwin Smith, left England for Canada, and was a voluntary exile. His father, my dear uncle, a medical man of some repute, committed suicide. He had to my knowledge contemplated this for years, and, indeed, used to write to me about it. We all felt sure he would eventually do it.



SIR PERCY GIROUARD.

The Governor of Nigeria is one of the most widely known of living Canadians, and recently sustained a bereavement in the death of his father, the late Justice Girouard. He is a protégé of Lord Kitchener, and a marvel in the handling of the dark-skinned races of Africa. The picture is from "Canada."

Goldwin took this greatly to heart, and was under the fixed impression that it would in many ways seriously affect his prospects. Cynic as Goldwin was, he was singularly sensitive to criticism.—Faithfully, F. Pigou, Dean of Bristol."

Conscious of Rectitude

MENS CONSCIA RECTI," having been one of the quotations used in a letter published in the Canadian newspapers fifty years ago, by Mr. McMicken, M.P., a prominent politician, addressed to the Hon. George Brown, a political opponent accused the first mentioned member of parliament of having stolen it from a shoemaker's sign, and told the following story of it. In a certain English country town, where rival shoemakers plied their respective trades on the same street, immediately opposite each other, one of them hit upon the plan of attracting notice to his business by placing the above quotation on the sign over his door, above the words "John Brown, shoemaker." Customers flocked to his shop in goodly numbers, which the rival shoemaker across the way attributed largely to the merit of the unusual inscription on the sign. He finally managed, as he thought, to go one better than his rival, by placing over his own shop door the inscription "Men's and women's conscia recti."

An Artist of Promise.

IT is such a common thing to think of young lady artists as paint wasters, that people are inclined to overlook the fact that a large number of them are coming to the front in Ontario. They are pushing their way into most of the important exhibits and several of them attract considerable attention. One young lady who will probably be heard from in the future is Miss Marion E. Mattice of Hamilton. She has worked chiefly as a teacher, but is simply biding her time and will surely come into her own. A year ago Miss Mattice attracted

TOLD IN THE LOBBY



IT is a fight between smallpox and reciprocity for the goal of prorogation. Either may win out. It would surprise hardly anyone if Parliament decided to shut up shop in a great hurry one of these days for the reason that the average member does not desire to unduly risk his life. The apparent incapacity of the civic fathers of the Capital which has been so frequently the subject of reference in the House, to make the Washington of the North a clean, safe city to live in, is becoming proverbial. Opposition to reciprocity is still a factor in the probable life of the session, but the forty cases at the Isolation Hospital on Porter's Island seem to provide a stronger incentive to writing "finis" to the record of third session of the eleventh Parliament. Thus it is that "thirty" may be speedily placed on the last page of the present instalment of the House.

OTTAWA has had her share of epidemics recently. When on November 17 last His Excellency read the Speech from the Throne there was a lively little typhoid

was highly funny. One diminutive chap occupied the Premier's seat and made a speech about the great and glorious suggestions he was going to make at the coming Imperial conference. As Canada curtly stated she had no suggestions to offer, the irony of the little fellow with his praise of the "all red route," the "all-British cable," and the like of that, was clever. In Mr. Borden's seat was another midget who imitated the somewhat ponderous style of the Opposition leader with great fidelity. "I would like to ask the right honorable gentleman," said this little mummer, "if it is the intention of the Government to push the reciprocity proposals. In this particular regard I may say that there is no one on this side of the House who is more anxious to see this pact ratified than I am."

But the climax came when some one who was for the time being, the Minister of Labor, rose and said: "Mr. Speaker, I think a few practical observations on this interesting subject would be timely."

DR. SPROULE, the veteran from East Grey, who is perhaps the best authority on rules and precedence in Parliament, has been asking questions lately about the Papal Zouaves. The Eucharistic Congress in Montreal last September has been responsible for many pointed queries since the session opened. Dr. Sproule a few days ago elicited from Sir Frederick Borden the statement that the Zouaves of Quebec were not organized under the Militia Act, and "were presumably private associations." The Minister of Militia gave a touch of humor to the talk when he admitted that the Zouaves in question had been supplied with rifles, "but they are of an obsolete type." The department over which the genial Sir Frederick presides disclaimed all responsibility for the clothes the Zouaves wear. Any one who has seen these gentlemen in all their war paint will readily recognize how those baggy pantaloons would hurt the aesthetic eye of the Minister of Militia and Defence!

THE death of Perry Graham, the son of the Minister of Railways and Canals, was a shock to the Press Gallery, of which he was a member. On the trip to the West of Sir Wilfrid Laurier last summer, Perry made a name for himself for good fellowship. He had much of his father's tact. This session he came into the Gallery as the representative of the Brockville Recorder—which paper is owned by Hon. G. P. Graham—and he speedily won a place in the affectionate esteem of his working newspaper friends. He seemed so full of life and the joy of living, yet he crossed the boundary with startling suddenness.

THE story of the week centres about Captain Tom Wallace. The friendship of Tom and the Western giant, Glen Campbell, is proverbial. Recently Glen was the guest of Captain Tom at Woodbridge. On Sunday they went to church, and Tom took up the collection as usual. When he came to the seat in which Campbell was sitting Tom politely presented the plate, and said:

"Don't you remember promising me fifty dollars for the reduction of our church debt?"

And Glen was so astonished that he pecked a fifty from his bulky Western roll.

THE MACE.

An Old-fashioned Actor.

THE recent death of Denman Thompson has caused a number of old citizens to recall the days when he lived in Toronto, half a century ago. The house which he occupied on Wilton avenue, which was then looked upon as being "up town," is still to be seen, and some people can recall the homely character of the actor who was later on to make "The Old Homestead" known throughout the length and breadth of the continent. Thompson possessed a great many of the racy qualities which formed the appeal of Joshua Whitcomb, and he was an honest, simple soul with none of the affectations which are supposed to characterize the modern star. Thompson might not have succeeded if he had lived in this generation, when the public and the profession find that the intellectual drama is growing steadily stronger. He was not a man of deep education or culture, and had a quiet contempt for such things. He felt quite satisfied with his friends and the fame which the one character brought to him, and indeed after the success of "The Old Homestead" he wanted no other part. One man who knew him in his later years related that his old age was peaceful and untroubled, and filled with kindly actions done in an unassuming way. Mr. J. O'D. Bennett, of Chicago, one of his closest friends, says that he lived cheerily in the present, surveying its changes and especially the new movement in the theatres with a rather quizzical eye. On one occasion when asked for his opinion of Ibsen he made the characteristic reply, "Funny, but I never saw an Ibsen play or a game of baseball. They're two things I've escaped."



THE TRIAL OF THE CAMORRA.
Some of the accused Camorristi chained together and under heavy guard. The big man at the head of the line is Erricone, said to be the chief of the Camorra.
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attention with her picture "Motherhood," exhibited by the Ontario Society of Artists. She has a gift for coloring, especially such sharp contrast effects as are caused by the reflection of fire light. Her pictures are chiefly remarkable, however, for the tenderness of their atmosphere, and one was interested in the picture because it expressed so eloquently the love of the mother placing her child in the cradle. There is the same homeliness of atmosphere about "The Evening Prayer," which is the principle work of Miss Mattice during the past year. It shows a little girl at her mother's knee, and the attitude of the child at its simple devotion is perfect. Miss Mattice has made use of the same fire-light effect as was found in her former picture. This young artist intends to go to Europe shortly to study, and after she returns, people may look for original work from her.

She has tried many lines of art, having done one farm yard scene in which the detail and the freshness of the coloring shows how excellent is her technical equipment. A visitor who was admiring her work paid particular attention to one decorative panel of a young girl in a quaint summer costume. It was extremely effective, but Miss Mattice said laughing, "You see we are all thoroughly commercial. That was painted for a firm which wanted a design for advertising shoes." Then the visitor noticed that the feet were particularly dainty, and carefully painted.

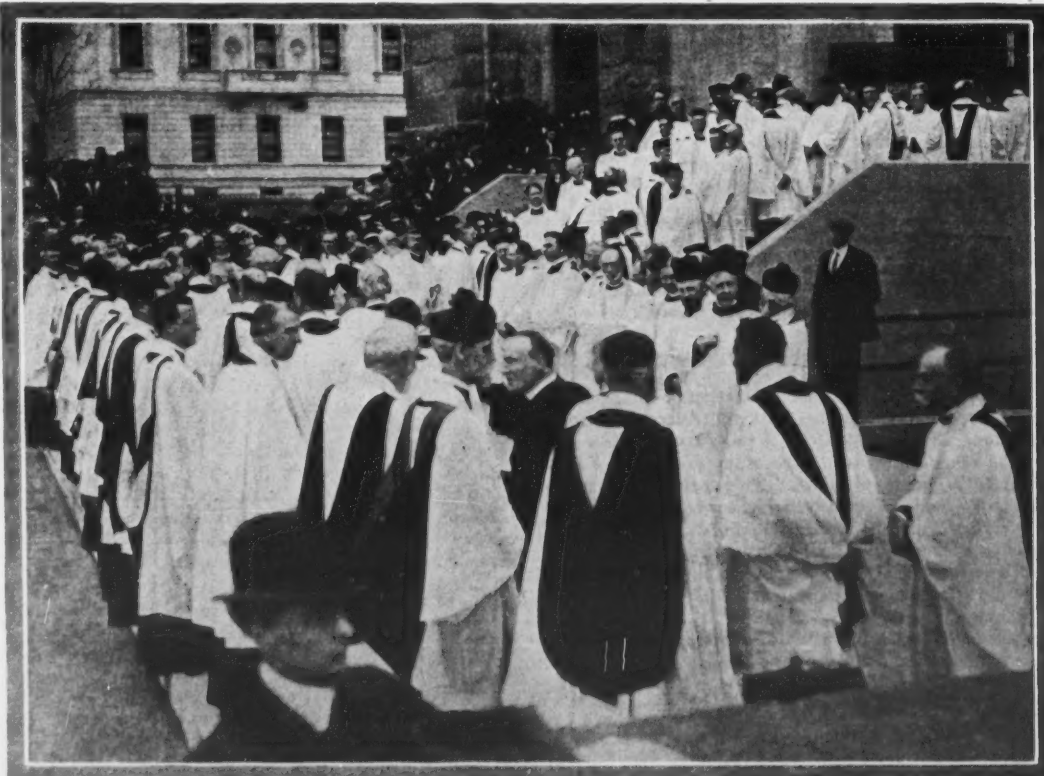
An Athletic Personality.

THE best known man in athletic circles in Toronto does not excel in any form of sport and has never broken a record. Tom Flanagan succeeds in sport as some men succeed in society, by getting in with the right people. He looked after Tom Longbe at during the non-tide of the Indian's career, and he added not a little to his fame by acting as manager for Jack Johnson, at the time of the last big fight. There are other things to which part of Tom Flanagan's success may be traced. He is a splendid organizer and when he takes hold of a club or an athletic meet, everybody feels confident that all will be well. He pulls such affairs through without a hitch. Lastly Tom is an excellent judge of athletes, and he has his own characteristic way of giving an opinion, which is always worth hearing, and one may regard it as good dope.

When the marathon craze was at its height, new runners were being brought forward at regular intervals, and many of them were announced as world beaters until they performed. Flanagan saw one of these aspiring youths "try out," and was asked afterwards to give an opinion of him. This was his characteristic judgment, "If the dining room girls in my hotel could not go faster than that I would fire them. The dishes would get cold while they were being carried from the kitchen to the table."

outbreak under weigh. The careful Mr. Pugsley had all the water—even that in the restaurant—boiled. Week after week the question was raised as to whether it was more dangerous in the boiled condition. When typhoid had held sway for a considerable period along came the smallpox. The lumber chaps came down from the camps, and with mushroom-like activity the disease began to grow. The latest to make its presence known is diphtheria. Is it any wonder that Dr. Chisholm of Huron should mildly ask the Premier what on earth would be done with the balance of the members if one of them had to make the trip to Porter's Island? And it can be stated that Sir Wilfrid Laurier for once in his life was puzzled for an answer.

THE page boys of Parliament are features of the institution. Recently they held a "mock" session, and it



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PRACTICAL POLITICAL ECONOMY

XXV.—Socialism as a Political Force.

Socialist Political Parties.—The Social Democrats of Germany.—Persecution and Progress.—The German Socialist Vote.—Socialism in France.—Socialism in the British Labor Party.—The Socialist Movement of the United States.

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By PROF. STEPHEN LEACOCK

IN the preceding chapter we have examined the theoretical argument on which the case for Socialism is based. Most impartial students of Political Economy are agreed in looking upon these arguments as fallacious, however much they may sympathize with the aspirations and the ideals of socialism.

But whether or not its principles involve fallacies which render socialism a practical impossibility, there is no doubt of the advance that has been made by socialism as the rallying point of a political party. We see it first in this aspect during the great European convulsions of 1848 when both in France and in Germany, the specialists formed one wing of the revolutionary movement. It is true that in France the socialists were utterly worsted during the three days' fight in Paris in June 1848, against the authorities of the new republic, and that in the German states the socialists were everywhere outvoted or repressed. But from that time on the socialist propaganda, as a political movement, was continuous. Its chief theatre was Germany. Here the socialists soon fell into two groups: those whom following the ideas of Karl Marx, wished to make socialism a cosmopolitan movement, disregarding existing governments and political boundaries and looking only to the war of class against class; secondly, those who thought that the existing state and the national unit offered the proper field for organization. The socialists of the latter class were headed by Ferdinand Lassalle, a man of extraordinary talents, the possessor of wealth and social position and incidentally a friend of Count Bismarck, later the Chancellor of the Empire. Lassalle organized the German Workingmen's Association, the parent body of the present Social Democratic party of Germany. Karl Marx on the other hand while a refugee in London in 1848, founded the International Workingmen's Association, a body which aimed at a control of the proletariat of the whole industrial world. The course of events favored the national plan of organization. Many of the "international lists" were anarchists and partisans of violent revolution; from these after some years of attempting to work in harmony, the main body of German socialists separated themselves, and it is only fair to say that the constitutional socialist of the present day has nothing in common with the insurrectionist and bomb-thrower. He advocates a certain change to be effected by the existing legal machinery of the state without bloodshed; whether his theories are false or true he is entirely within his rights as a citizen. The collapse of the International as a consequence of the Franco-Prussian War and the creation of the German Empire, favored the existence of a national German party. At a congress at Gotha, in 1875, a union of the two wings of the socialists was effected on a basis of compromise. In deference to the wishes of the Marxian—cosmopolitans, who looked forward to a general catastrophe and universal change rather than to anything that might be immediately achieved in Germany—the programme declared that "the abolition of the system of wage labor" was its ultimate goal and its ideal. But to placate the nationalists, who of course hoped to make use of immediate measures to be forced upon the existing government, the programme indicated certain present reforms that might be carried "in order to prepare the way for the solution of the social question." Here is another of the perennial difficulties of the socialists. Some of them want all for nothing and think it wiser to wait until they can at one stroke set up the socialistic state rather than to weaken their cause by accepting palliative measures from a government whose existence they denounce. Others consider that half a loaf is better than no bread, and that to walk forward one step at a time is better than to stand still.

ALARMED at the progress of socialism the Imperial Government in 1878 undertook to suppress it. Bismarck carried through the legislature an "exceptional law," intended to kill the socialist movement. Many newspapers were suppressed, socialist meetings were stopped, a number of individuals exiled and the publication of tracts and books in favor of socialism put under the ban. Several German cities, including Berlin and Hamburg, were put into what is called a "minor state of

siege," which means a special regime amounting to a partial application of martial law. The attempt was also made, as we have seen, to rob socialism of its hold on the workers by adopting pension laws and other legislation in favor of the working class. Everything failed. After twelve years of repressive legislation (1878-1890) socialism though it had been driven underground, was known to be stronger than ever. The law was therefore repealed in the hope that socialism having flourished in the dark might expire in the sunlight. This hope was too disappointed. The first act of the socialists after the repeal of the law of persecution was to hold a general congress at Erfurt (1891), in which they drew up the programme recognized as the official creed of the Social Democrats. It demands as immediate reforms universal, equal and direct suffrage by ballot (extending the franchise to women), proportional representation, direct legislation, the substitution of a universal militia for a standing army, freedom of the press, freedom of meeting, free justice, a graduated income tax, and statutory limitation of the hours of labor. The programme also contains a general denunciation of the evils of capitalism. But it asserts that the "struggle of the working classes against capitalist exploitation must of necessity be a political struggle," and it will be noticed that the immediate demands of the party contain nothing but what is sought by the various radical parties in Anglo-Saxon countries, except perhaps the item of a legal labor day. The growth of the Social Democratic party in numbers has been very rapid. They elected only two members to the first German Reichstag; in 1893 they elected 44 members, representing 1,876,738 votes; in 1903 they returned 81 members, representing 3,011,114; it is true that in the last election (1907) only 54 socialists were returned, the Emperor's adherents having endeavored to create a stampede of the voters away from socialism on the cry of outrageous patriotism; but at the same time the number of votes cast for the socialists was greater than ever, reaching 3,269,000. The German system of electoral divisions, which has not been revised for about 35 years, is grossly unfair to the socialist party, for it was made before the great increase of population in Berlin and other cities of recent times, and their representation in the Reichstag is therefore out of proportion to their size. The socialist vote really represents 24 per cent. of the votes. In France also socialism has made astonishing progress, though here the party shows a tendency to break into groups, partly on the question of personal leadership and partly on the standing issue whether to accept immediate measures or to wait for a complete subversion of the existing regime. Moreover, in France, socialists of the Marxian type find themselves opposed not only by the partisans of the present system, but by the class of reformers known as syndicalists. The doctrines held by these agitators, and known under the name of syndicalism, may be described as anarchical trade unionism. Their aim appears to be to reorganize the working class, not in a consolidated social commonwealth, but trade by trade, each trade forming an economic unit of itself. There has existed in France since 1905 a United Socialist Party, but the discordant elements among the socialists are still in bitter conflict. The party is particularly divided as to whether to work by means of capturing the existing legislature or by trying to gain such strength outside of the existing machinery of government as to bend the present ruling class to its will. At a Congress at Toulouse (November, 1908) the attempt was made to find a basis of union in the general resolution which declared that the Socialist Party "considers it the essential duty of its militants to work by electoral action so as to increase the Parliamentary and Legislative power of Socialism." But the initial success which attended the attempt at a general strike in connection with the troubles in the French postal service re-opened the whole question of parliamentary methods, versus what is called anti-parliamentarism. The latest figures show the organized strength of the party had only 100,000 and its voting power at about 1,000,000. The different wings of the socialist party are well represented in the French legislature. Of the whole number of the Chamber of Deputies

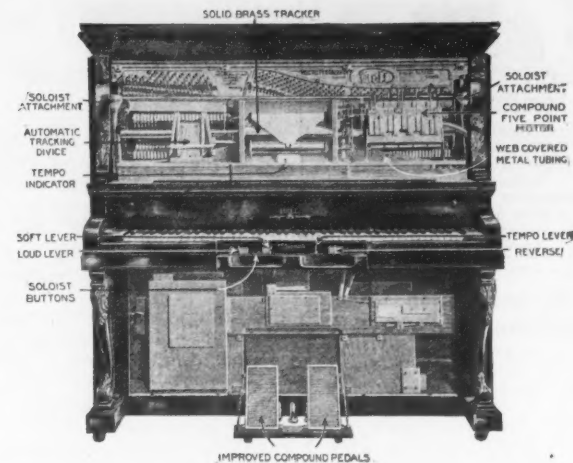
(Continued on page 23.)



THE RIOTS IN THE CHAMPAGNE WINE COUNTRY.

A mob of riotous champagne-growers at Epernay, in the champagne region of France, where millions of dollars worth of wine has been destroyed. The riots were caused by the decision of the Government to extend the territory where champagne may be grown.

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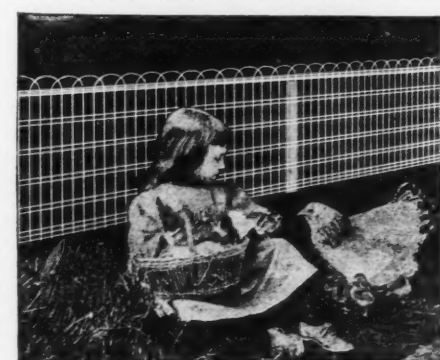
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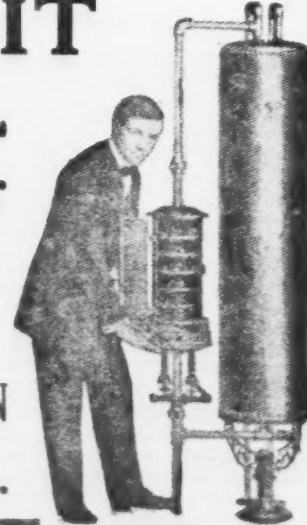
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HE had been calling on her twice a week for six months, but had not proposed. He was a wise young man and therefore didn't think it necessary. "Ethel," he said, as they were taking a moon-light stroll one evening. "I'er-am going to ask you an impor-

tant question." "Oh, George," she exclaimed, "this is so sudden! Why?" "What I want to ask is this," he interrupted. "What date have you and your mother decided upon for our wedding?"

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MUSICAL DRAMA

MARGARET ANGLIN is a fine emotional actress. Those who have seen her say so; and American critics have been singing her praises—lo, these many years. But in Toronto we know her only as a comedienne. We have had no opportunity to judge of her ability in the depiction of ladies whose purple pasts have sought them out, and whose moments are full of humid remorse. In "Green Stockings" Miss Anglin wields a lace handkerchief with practiced grace, but it is to conceal laughter not tears. It would be a capricious critic, however, who would not be satisfied with the entertainment provided by Miss Anglin and her unusually capable company at the Royal Alexandra this week. The play is a trifling, but clever and entertaining piece of work. And it is admirably played. Altogether it is as pleasant a way of passing an evening as theatre-going Toronto has come across in many a week.

It may be the knowledge that Miss Anglin has scored her great successes in highly emotional roles, which makes one feel at times a lack of sprightliness in her manner. Certainly she shows little of impish vivacity with which Grace George would play the role of Celia Faraday. But to compensate for this, she puts into the part a seriousness and a dramatic vitality which give an added value and point to the farcical situations of the play. For it is sadly easy to overplay a farce; and of the two faults it is much better to err on the side of dignity and restraint. Miss Anglin, however, strikes a very happy medium, and her interpretation is consistent and tactful.

The plot of the play may be told in a few words. Celia Faraday grows tired of being regarded as an old maid, and invents for herself a lover. The family begs for details, and she tells them his name is Smith—John Smith—Colonel John Smith—at the front in Somaliland. As a proof of good faith she writes him a letter, intending to destroy it. But, of course, it is posted by mistake; and, of course, there is a Colonel Smith in Somaliland. This is well arranged by the little god who looks after the characters of farces. After a due interval Celia has a notice put in The Times, telling of the death of Colonel Smith "of wounds in Somaliland." The real Colonel Smith, who has returned to England, sees the notice, suspects who put it in, and visits Lumley Hall under the name of Vavasour. He meets Celia, and falling into the humor of the thing gives her long lost messages from the late Smith, as well as no end of trinkets. Of course, she finally discovers the imposition. Of course, she is overwhelmed with shame and anger. And equally, of course, she decides that she loves him after all. The name of the play comes from the fact that following an old custom, Celia, as an elder and unmarried sister, had had to wear green stockings at the wedding of two of her sisters.

Miss Anglin has surrounded herself with an excellent company. Mr. Reeves Smith, as the Colonel, was delightful throughout. The quiet and

unctuous humor of his manner could not be surpassed. Another admirable impersonation was that of Aunt Ida by Miss Maud Granger. Some of her scenes, such as the one at the end where she had taken too much brandy, were so broadly humorous as to require very careful handling. But her art was always equal to the task and never allowed them to devolve into low comedy. Mr. Ivo Dawson, as Bobby Tarver, was very clever, and Ruth Rose made a charming Phyllis Faraday. But all were so good it is difficult to single out any particular one for special praise. Altogether "Green Stockings" is a bright little play, unusually well done, and quite too good to miss.

Go ye forth on your way, the Lord Himself will guide you, Unto death be ye faithful whatever betide you,
 Through the world go ye forth, unto you it is given
 To preach the tidings glad of the Kingdom of Heaven.
 Once again the story of Calvary, the Crucifixion, the Resurrection and



MISS WILLETTE KERSHAW,
 The city girl in "The Country Boy" at the Princess Theatre next week.



COMING PLAYS.

Forecast of next week's theatrical entertainments.

Written exclusively for **SATURDAY NIGHT** by James S. Metcalfe, critic of New York Life.

IS CHICAGO RIGHT?

In the matter of theatrical productions, New York does not accept Chicago's verdict as final. Quite often Chicago has lavished its praise and patronage on entertainments which, coming to New York with the Western city's voucher of excellence, have been met here with a chilly indifference leading to a speedy demise or a quick return to their place of origin. Sometimes the process is reversed. This does not mean absolutely that the judgment of Chicago is better than that of New York or that New York's is any better than Chicago's, or that either of them is infallible in matters of theatrical value.

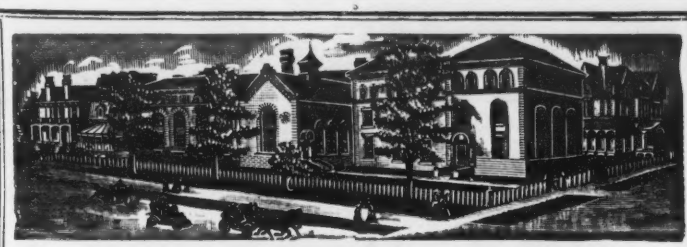
"The Kissing Girl" comes to Toronto with the approval given by a successful run in Chicago. It has not yet put itself up against the more biased judgment of New York. Therefore I must leave it to the impartial judgment without commendation or condemnation. Toronto's verdict may help to bring it eventually to New York or to keep it away from us. Toronto has certainly had enough experience with musical shows of late to make its opinion that of an expert.

AN OLD MORAL IN NEW GUISE.

The success of "The Country Boy" in New York was a genuine one, and was not the result of forcing a run for the purpose of giving the piece the increased value for "road" purposes which goes with the belief that New York has found it good.

Mr. Selwyn, who is the author, and at the same time the husband of that other successful dramatist, Margaret Mayo, whose "Baby Mine" is running simultaneously in New York and London, has had a long career in the theatre as actor, agent, and manager. The fruit of this experience he has put into the difficult task of taking an old-fashioned theme and making a new-fashioned play of it. The stage exposition of youthful innocence from the country subjected to the temptation and vice of the city, is almost as old as the stage itself, but the present author has surrounded his topic with up-to-date treatment and his characters are drawn with a fresh pen. This new edition of the town mouse and the country mouse teaches the old moral, but incidentally it is a well-written and interesting drama.

James S. Metcalfe



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HOWARD'S PONIES,
 The Stage's Cutest Animals.
THE FOUR WIZARDS,
 Wizards of the Air.
AVERY AND HART,
 Funniest of all Colored Comedians.
MYERS, WARREN & LYON
 In "A Little of Everything."
THE SIX STEPPERS,
 Dancing Marvels.
THE KINETOGRAPH,
 All New Pictures.
 Special Extra Attraction,
Honor Among Thieves
 The Solution of a Financial Problem in One Act.

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WEEK OF MAY 1

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halo around the head of the father of oratorio—Dr. F. H. Torrington.

THE Toronto Symphony Orchestra on April 20th closed its series of grand concerts for the season of 1910-1911, though it is yet to be heard in one or two programmes at popular prices. That the present has been the most notable season in its history is generally admitted. Not only has the orchestra itself extended in repertoire and in the capacity to render the most difficult modern works, but it has brought to this city a large number of solo artists of the very highest rank. The programme for this concert contained a good deal of valuable information about the orchestra and showed that in a very real sense it is a benevolent enterprise supported by certain citizens for the good of the cause. Here is the financial statement:

Approximation for Season 1910-11.	
Musicians' salaries	\$24,171.70
Assisting artists	4,990.00
Advertising and printing	8,726.52
Hall rents	1,690.00
General expenses	2,763.54
	\$42,341.76
Receipts from regular concerts	13,873.50
Receipts from other engagements	6,289.60
	20,163.10
Deficit	\$22,178.66

That this heavy deficit has been caused by no defects of management, but is inevitable was demonstrated by the notes as to the finances of orchestras in other cities which are printed. These were as follows:

The Boston Symphony Orchestra is entirely supported by one man, Col. Henry T. Higginson, who has paid off yearly deficit amounting to \$50,000 and over.

The Chicago Orchestra had a deficit of \$153,000 during the first three years of its existence, and is now supported by an endowment fund of \$650,000, the revenue from which covers the annual deficit.

The Philharmonic Orchestra of New York has a guarantee fund and a large annual deficit results from its operations. The same is true of the New York Symphony under the leadership of Walter Damrosch.

The Pittsburgh Orchestra, which has visited Toronto frequently under Emil Paur, was established in 1895. This orchestra sustained a loss of \$44,000 a year for the first three years.

The Philadelphia Orchestra shows an annual deficit of about \$50,000, and the same financial conditions have been encountered by Symphony Orchestras established in St. Paul, Minneapolis, St. Louis and Seattle.

It is abundantly clear then that if Toronto is to enjoy good orchestral music it must be through the generosity of her well-to-do citizens, the list of whom who support the orchestra might be extended. Money is squandered in our day of coin flinging on much less worthy objects. That the management is by no means discouraged is shown by the fact that the plans for next season are on a more elaborate scale than in that just closed.

The programme at the concert in question was of a most attractive character, and was calculated to show the high finish and beauty of expression to which the orchestra has been brought by Mr. Welsman. Schubert's "Unfinished" Symphony has been played by the organization in the past, but never with so much tenderness and silvery beauty of tone in the strings. Particularly fine also as demonstrating the admirable quality of all sections were the Wagnerian excerpts which followed. These included the overture to "Lohengrin," the prelude to Act III. of "Die Meistersinger," and the Vorspiel and closing scene from "Tristan and Isolde." No group of numbers could have more fully exemplified the inimitable lyrical genius of the composer. No other musician is so exquisitely poetic and sensuous in the higher meaning of the word. He carries one along through a veritable heaven of tonal beauties. To-day praise of Wagner is, as it were, gilding the lily, a mere emphasizing of the obvious. The wonder of it is that this was not always so. Listening to these numbers the other night one marvelled at the thought that there once were men with ears so dulled by convention that they could not feel the poetry and loveliness of these works. The interpretation of the "Lohengrin" number was especially ethereal in quality and the "Tristan" episode had a splendid sweep in the immortal climax.

The celebrated contralto, Louise Homer, made a most memorable impression by the nobility of her voice and style. She is remembered here for her representation of Ortrud in "Lohengrin," which she sang to the Elsa of Sembrich in Massey Hall in October of 1901. Though at times her intonation seems rather thick there is no gainsaying the velvety richness of her voice, strangely enough an opaque intonation in a contralto is popular with many concert goers, who seem to think it adds weight to the voice. In such a number as the famous "Nobil Signor" aria from Meyerbeer's "Huguenots," the thickness disappeared altogether and she let out her voice in a gloriously transparent manner. Her other numbers were from the time honored repertoire of grand contraltos—the "Che faro senz' te" aria from Gluck's "Orfeo" and "My Heart at Thy Sweet Voice" from Saint Saens "Samson and Delila." If a grand contralto

came here and failed to sing the latter number the audience would go home unhappy. It is a selection that suits the sensuous quality of her voice, and her rendering was filled with dramatic warmth. Altogether there have been few more delightful concerts heard within the walls of Massey Hall.

KATIE DID. And those who saw Katie doing it at the Princess this week had every reason to wish she hadn't done so. It wasn't that what she did was so bad—for Katie was anything but naughty—as the awful way Katie and the rest of them did it. Silly situations, poor singing, and still poorer acting, with one or two exceptions—all combined to make up one of the most weak-kneed shows that ever wobbled through a first-class engagement. The book of "Katie Did" is a worthless contraption, the music is insignificant, and the large cast enters thoroughly into the spirit of both. It is to be hoped that Katie will never let it happen again.

THE THEATRES

One of the most amusing scenes in "The Country Boy," by Edgar Selwyn, which Henry B. Harris will present at the Princess Theatre, for one week, beginning Monday evening, is in the second act. This scene shows the dining room of a theatrical boarding house in New York. Mr. Selwyn, the author, lifted this scene from a famous institution of like character, which some ten years ago flourished on West 51st Street. Mr. Selwyn boarded there and also his wife, Margaret Mayo. Among other famous theatrical celebrities who lived there at the time were the Earl of Yarmouth, Eugene Walter, Eleanor Robson, (now Mrs. August Belmont), May Hall, Madge Carr Cooke, and Jane Kenmark. The landlady was a famous old character, and it was she who would not believe that Yarmouth was an earl, saying, "the idea of him being an earl. Why, he's got holes in his socks."

The general public is always interested in the way actors and actresses live, but very few people outside of the profession have ever seen a real theatrical boarding house of the type Mr. Selwyn has shown in the second act of "The Country Boy," and when the play is presented here, the people of this city will have a chance to take a dinner at just such a boarding house as abounds around the New York theatrical centre. Every character at the table represents a distinct type which can easily be found in the theatrical boarding houses of New York. The success of the play by no means depends on this act alone to give the delicate touch of comedy which has made "The Country Boy" a comedy success.

On Monday, May 1st, at the Royal Alexandra Theatre, will be presented a comic opera entitled "The Kissing Girl," by Stanislaus Stange, of "Chocolate Soldier" fame. Mr. Stange has supplied Lulu Glaser, Lillian Russell, Fritz Scheff and Mme. Schuman-Heink with books and lyrics that prove successful. Mr. Von Tilzer has caught popular fancy with a set of jingles, with here and there compositions of real merit. It is a combination of talent that should bring forward a lighter musical work of excellence. Mr. John P. Slocum promises the entire original production. In the selection of principals for "The Kissing Girl" he has shown discrimination, for the locale of the opera's romance lies on the boundary line of Austria and Bohemia, which calls for adroit dialect interpretations. The title role will be sung by Miss Texas Guinan, niece of United States Senator Joe Bailey, of Texas, with Tom W. as an as a comedy foil. The tenor is Mr. Louis London. Mr. Harry Hermen has the principal comedy. Miss Venita Fitzhugh, one of the youngest prima donnas on the stage, pairs with Mr. London in the romantic numbers. The eccentric comedy woman is Ida Fitzhugh, a comedienne of ability. Much care has been bestowed on the mounting of the piece. The costumes which were designed by Schultze, are of great brilliancy. The production has been under the personal supervision of Mr. Stange, assisted by Mr. Chas. Jones.

Andrew Mack, the Irish Minstrel, will head the bill at Shea's Theatre next week. This will be the first time he has been seen in this city, except in character parts, but next week he will appear at Shea's, singing old time sweet melodies. The special attractions for the week will be Myers, Warren and Lyon, in "A Little of Everything"; "Honor Among Thieves," a financial problem in one act, and Howard's Ponies. Other acts to be seen are Avery and Hart, the Four Londons, the Six Steppers, and the kinetograph.

Mr. Wm. A. Brady will present Mr. Louis Mann in a comic play of his own called "The Cheater," at the Royal Alexandra Theatre week beginning Monday, May 8th, which comes direct from his five months' run at the Lyric Theatre, New York. "The Cheater" was adapted by Mr. Mann himself from the German comedy, "Der Doppelgänger," which is enjoying a big run, both in Berlin and in Dresden. Mr. Mann will be supported by the original company, including Emily Ann Wellman and Mme. Mathilde Cottrell.

The new show of the Columbia Amusement Co., which comes to the Gaiety Theatre next week, is said to be a Broadway production in every respect. Much is expected of Sam Collins, who heads the show, and who has been with Lew Fields for several years. Al Herman is another legitimate comedian to come over to burlesque. Mae West, the leading soubrette, is noted for her clever singing and dancing. Barry Melton, the prima donna, has a wide reputation. The olio is one of the big features and includes Sidney Dean & Co., Rita Gould, West & Wallace, Al Herman, and the Five Musical Gormans. The musical comedy, the opening piece is called "A Florida Enchantment," and the closing burlesque, "The Polly Theatre."

The Greed for Tips.
EASTWARD the revolt against the tipping system takes its way. Even in Budapest, the banner of insurrection has been raised, and among the last people whom we should ever have expected to attack the tipping evil—the waiters. On a recent Monday evening most of the cafes were deserted because of three great meetings of waiters called to discuss the question of taking tips. Naturally, they want something to

An Important Label Infringement Case Decided in Favor of the ANHEUSER-BUSCH BREWING ASS'N OF SAINT LOUIS, U. S. A. By the Supreme Court of Alberta.

PAUL BAKEWELL
ATTORNEY AND COUNSELOR AT LAW
SPECIALTIES: PATENT, TRADE MARK AND COPYRIGHT CAUSES
LASALLE BUILDING

ANHEUSER-BUSCH BREWING ASSOCIATION,
St. Louis, Mo.

St. Louis, Mo., March 11, 1911.

Gentlemen:

Herewith I hand you a true and exact copy, made from a certified copy, of the final decree or judgment of the Supreme Court of Alberta, Judicial District of Edmonton, Canada, which was entered in your favor by that court on February 24, 1911, in the suit in which you were complainant and the Edmonton Brewing & Malting Company was the defendant.

At the foot of the copy of this judgment or decree I have attached copies of the defendant's infringing body label and of your own Budweiser body label.

Yours very truly,
PAUL BAKEWELL.

IN THE SUPREME COURT OF ALBERTA.

JUDICIAL DISTRICT OF EDMONTON.

THE HONORABLE MR. JUSTICE STUART, EDMONTON.

Saturday, the 11th day of February, 1911.

Between

Anheuser-Busch Brewing Association,

--and--

Plaintiff,

Edmonton Brewing & Malting Co., Limited,

Defendant.

"This action having come on for trial before this Court sitting without a jury, on the 14th and 15th days of November, 1910, in presence of counsel for all parties, upon hearing read the pleadings and proceedings had and taken herein, and upon hearing the evidence adduced at the trial as well for the plaintiff as for the defendant, and upon hearing what was alleged by counsel aforesaid and judgment having been reserved until this day, and the same coming on this day for judgment,

"THIS COURT DOth ORDER AND ADJUDGE that the defendant, its officers, attorneys, agents, servants and workmen, be perpetually enjoined and restrained from making, using, selling or offering for sale, or causing to be made, used, sold or offered for sale, beer (not being beer manufactured for or by the plaintiff) in bottles bearing on the same or anywhere in connection therewith body labels or any body label of the form of any of the body labels marked as exhibits 18 to 25 inclusive at the trial hereof, or body labels or any body label in any form in simulation of or only colorably differing from the body label of the plaintiff marked as exhibits 1, 3, 4, 5, and 6 on the trial hereof and described in the statement of claim herein, or body labels or any body label bearing upon the same or any of them the characteristics of the said body label of the plaintiff, or any body label in any form calculated or intended to pass off or enable others to pass off such beer as or for the beer of the plaintiff.

"AND THIS COURT DOth FURTHER ORDER AND DIRECT that the defendant do deliver up to the plaintiff to be cancelled and destroyed all labels, whether affixed to bottles or otherwise, in the possession of or under the control of the defendant, its servants, agents or workmen, in simulation of or only colorably different from the body label of the plaintiff as hereinbefore described, which said body labels of the defendant are complained of in this action, together with all dies, plates, tools or instruments intended for use in the making or reproduction of further quantities of the said body label of the defendant so complained of,

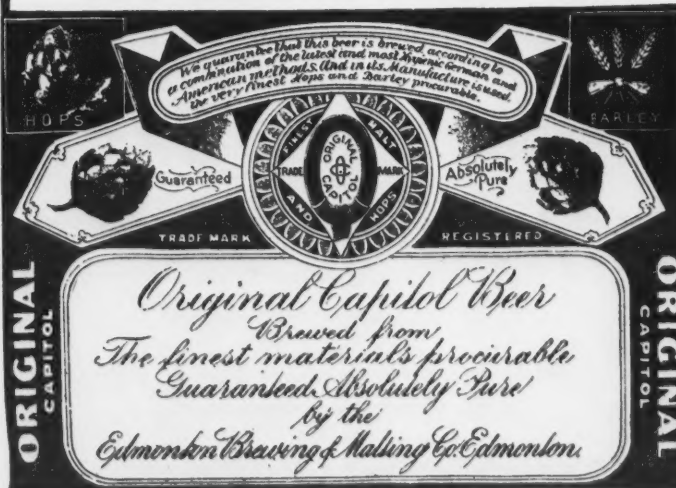
"AND THIS COURT DOth FURTHER ORDER that the defendant do pay to the plaintiff the costs of this action to be taxed.

ALEX. TAYLOR,
C.J.S.C.

Entered February 24, 1911.

Alex. Taylor,
C.S.C."

Here is reproduced, except as to colors, Defendant's infringing body label like Exhibits 18 to 25 referred to in the above judgment:



Here is reproduced, except as to colors, Complainant's body label like Exhibits 1 to 6 referred to in the above judgment:



take the place of the historic system by which the public helps the proprietor to defray his wages bill, and so they propose, instead, their receiving a fixed percentage of the receipts of hotels, coffee rooms, and restaurants. That they mean business appears from the fact that a committee of one hundred has been appointed to deal

for himself and a couple of friends, the Evening Post told the story of a waiter in Shanley's who had saved enough money from tips and wages to buy and operate a string of six taxicabs, with the result, however, that he speedily went into bankruptcy. He could serve, but not manage.—New York Post.

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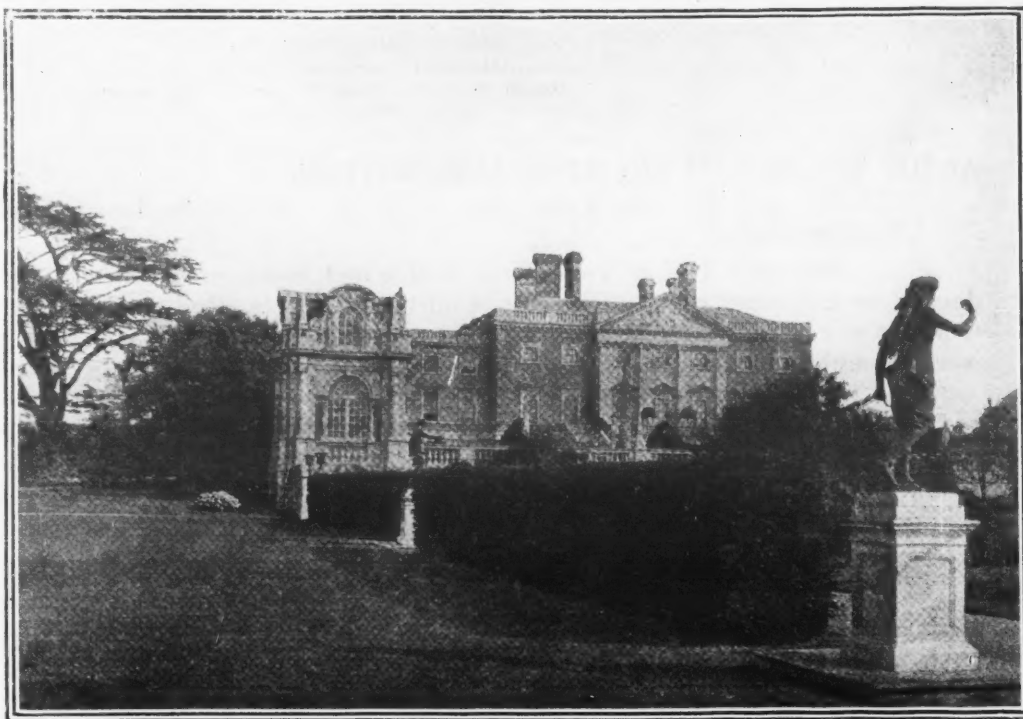
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Some Battersea Enamels.

AMONG the infinite small furniture which lend their grace to the Georgian era, few are more rare and beautiful in themselves, than the exquisite little toilet trifles which the Battersea enamellers produced in such profusion between the years 1750 and 1760. The intrinsic merit of these diminutive gems in translucent enamel, renders them rare possessions indeed, while the accessory circumstances of the rapid passing of the works which produced them, sensibly enhances their value to the collector of examples that are artistically unique and quite irreplaceable. The taste and invention lavished upon these tiny Battersea scent bottles, dainty etui cases, charms, seals, and pomander boxes, without which the fashionable toilette of Versailles and London was incomplete, forms one of the most attractive features of the old works which sprang into being with mushroom rapidity, but did not pass until it had bequeathed us some of the most delicate knickknacks that have ever charmed the eyes of a connoisseur. The position of these enamels in the sartorial world of the Georges was very considerable; to produce a Battersea snuffbox became the rage; to hand a little flask of perfume at the Playhouse or in the Mall gave the final seal and cachet of modishness to the men and women of society, and that, in a century renowned for its cultivation of the exterior graces and ornamental manners of the world. In the boudoir these little toys were part of the fashionable ritual, and even to-day, in their retirement in the cabinet, they breathe much of the delicacy, exclusiveness, and fascination of their vanished aristocratic possessors.

It is a little sad that in reality we know so few biographic particulars of the master—one had almost said minister—who produced these consummate little objects, for he is little more than a name to us, and a name which is still more sad to reflect, was soon obscured in disaster.

The manufacture of Battersea enamels was established in the year 1750 by Stephen Janssen, the son of a French Protestant refugee, at York House, Battersea. York House was a very old mansion built in the year 1460, and it stood on the site now occupied by a cannal factory. It had been the residence of several of the Archbishops of York when they had occasion to be near the Court, and within these spacious premises, which at the middle of the eighteenth century had largely declined from their former glory, Janssen first set up his manufactory of Battersea enamels. The ideals aimed at were very high; the artists employed the masters of their craft, but for

such eclectic productions the public was necessarily a small one. Patronage was obviously restricted to those who could pay the price of the myriad beautiful little articles, each in itself a jewel, which streamed out from the Battersea works in the form of patchboxes, tea canisters, writing cases, and other superb little wares. Commercially such productions were not likely to bring their creator gain; his reward lay in a far higher, if less tangibly practical a sphere; so that it is hardly an unforeseen issue that Stephen Janssen's manufactory failed within six brief years of its first commencement. Of his subsequent history so little is known that the only positive memorials we possess of him are the exquisite little works themselves, upon which he had lavished the first fruits of his mind. The metal body Janssen almost invariably employed in his work was made of copper, which, having coated with a creamy white enamel, he painted with the most exquisite designs, recalling Watteau and Lancret. These little figurines he again combined with floral motifs and emblems, painted in with the utmost art in enamel colors. A delicate rose tint in time became quite a particular feature of the Battersea enamels, as individual as the colored grounds upon Sevres porcelain. The process of transferring engravings from copper-plates to glazed surfaces was also introduced at Janssen's works, and was extensively employed in portraiture. In this particular genre we have in our museums some admirable likenesses, in worm tones, of those famous beauties Elizabeth and Maria Gunning, while the fastidious face of Horace Walpole is among the most successful efforts of portraiture in Battersea enamel. Garrick as Tancréd, Mrs. Yates, and a host of other celebrities show that this branch of the work was scarcely less popular than the other, and was probably more remunerative. Perhaps the most famous modern collection of Battersea enamels was that of the late Lady Charlotte Schreiber, now generously bequeathed and housed in the South Kensington Museum.

When anyone has written history in a readable form—as, say, Macaulay, Froude, and Green—they are said to "popularize" history. They are not dull enough to be trustworthy.—Le Gallienne.

If it be true, as Mark Pattison held, that an appreciation of Milton is the reward of a life long culture, it is none the less true that the appreciation of Meredith is largely a fortunate accident of temperament.—Le Gallienne.



QUAINT HOMES IN THE ISLE OF WIGHT.
A glimpse of Shanklin, an old village, one of the beauty spots sought out by British tourists.

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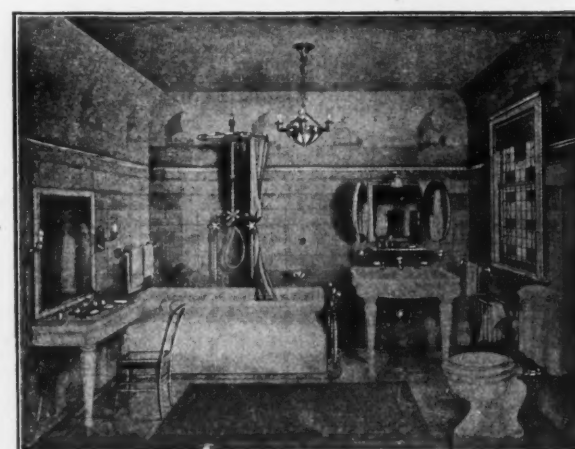
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Football and Foxes Goals and Game

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IF an Association football team comprising eleven chimpanzees as highly educated and intelligent as the renowned "Consul II" could be enlisted and trained, beyond possessing a pronounced tendency to indulge in "monkey tricks," and a natural inclination to tail the ball, the galaxy of talent would without doubt give the finest League eleven in the field a very hard match, and in all probability achieve a drawn game through the inability of the opposing forwards to beat the naturally gifted goalkeeper. A "free kick" against a goal-keeper who could at will sling himself by his tail to the cross bar and use both his hands and feet to clear with would by no means present a foregone conclusion, while the position of the referee who had to order a "chimp" player to leave the field for tripping his opponent with his tail would certainly not be a sine-cure eagerly sought after.

There are on the other hand many advantages that would accrue to the introducer of such a team to a public that is ever ready to welcome a novelty, and not the least of these would be his immunity from strikes and the necessity for observing the onerous conditions exacted by the professional foot-baller. With no maximum wage of £4 a week to pay, with no Workmen's Compensation Act staring one in the face, and with no occasion to soothe the wounded pride of a disappointed centre forward who had missed a "sitter" with his shot for goal, the managerial task would be considerably lightened. Woe betide the unfortunate wight, however, if his team suddenly decided to throw over the Association game for the code that permits of "tackling," for in that event the bills he would receive from the human victims of his strenuous eleven for alterations and repairs undergone by them would undoubtedly make very considerable inroads upon the profits that would otherwise accrue.

Saving in music halls and similar places of entertainment however, where highly trained dogs perform, the animal who ventures on a football career does so at the peril of his life. There are, of course, isolated exceptions to this rule, as for instance when a bull, highly incensed at the appearance of some players who had bedecked themselves in colors rivaling in hue the brilliant vermilion of the Notts Foresters' shirts, decided to take a part in the proceedings and with an utter disregard for that portion of Rule 9 that states that although charging is permissible it must not be violent or dangerous, showed such activity that in the briefest possible time he totally monopolized the game, the players themselves becoming mere spectators and not in a figurative sense either. In no instance in the whole course of 5,300 matches played in league (Div. 1) football during the past twenty years has the opposition more completely put the home team to rout than when the bull in question put in its appearance and in none had the referee less control over the players who without waiting for marching orders, softly and silently vanished over the nearest fence.

When the German Emperor was out shooting during his last visit to this country two foxes crossed his path whereupon he gallantly doffed his hat to Messrs. Reynard, in place of making them bite the dust, a fate that would have been meted out to two Teutonic Members of the same race under like circumstances. This courtesy it is understood the family of Canis vulpes would gladly see extended to them when they put in an appearance at a football ground, but as a matter of fact the attention they receive is the exact antithesis of that which is extended to Taurus on a like occasion: when the bovine footballer arrives on the scene far from suggesting that "They want more" humanity makes itself so scarce as to rival the feat of putting an ox in a tea cup, but when on the other hand a fox early in January 1907 interrupted a match between Coseley and Bilston, near Dudley, the players and spectators alike gave chase and a most exhilarating pursuit ensued, a rattling run through a foundry, and over a wall, ending in a footballer catching hold of its brush when the quarry attempted to hide under a railway arch. It is only fair to the field to mention that in consideration of the good sport he gave that the footballers set free their vulpine visitor, who forthwith made tracks in a manner reminiscent of a Bache or Hilsdon with the ball at their feet and an open goal in front.

If only the Lepus Cuniculus was as formidable as his Latin name what a truly exhilarating time he would enjoy in the football field; it is, indeed, doubtful if even the Dino-

saurus of "Partridge Creek" would create a greater sensation if he were suddenly to appear at Stamford Bridge. The Lepus however, when he is deprived of his appetitory fixings is nothing more formidable than the common or plantation rabbit whose appearance is usually the signal for unseemly mirth. During a Gravesend Charity Cup Tie at Chatham early in the season of 1907-8 the appearance of a wild rabbit on the scene, far from scaring the spectators into a state of partial paralysis, caused the game to be suspended for rabbiting operations, while about the same time the advent of a couple of rabbits during a match between Melbourne (Derbyshire) and Chaddesden Works brought about a cessation of hostilities while the specta-

tors indulged in the delights of a chase that was not less exhilarating than that which a few years ago followed the appearance on the tented field of divers pigs of Yevril, who had no little difficulty in saving their bacon when their active opponents completed the pig-ture by hunting the unwelcome visitors away from the immediate landscape.

At Shoreham a couple of years ago a "winged" partridge, who was not in the most remote way connected with West Bromwich Albion's Pheasant, fell among the players in a local football match who forthwith abandoned the match they were engaged upon and fiercely contended for possession of the bird, which eventually fell to one of the goalkeepers, who effected a remarkable catch and at

the same time most effectually "saved the game."

About the time this incident occurred a horse attached to a trap dashed into the people awaiting for admission to the Plumstead Ground and knocked down one man who happily escaped with slight injuries. There is no reason for believing that the equine footballer was desirous of signing on as a Woolwich Arsenal player or that its haste to join the throng of spectators was due to a burning desire to emulate its brethren in New Zealand who, if report speaks true, are rapidly qualifying for the next team of "All Blacks" descending upon our shores.

What the equine footballers of the Antipodes are capable of was made clear when a five horse team drib-

bled a Rugby football at South Carterton a distance of fifty yards. Lest it should be imagined that the municipal authorities of South Carterton provide footballs for the horses of the town to practice with, it should be explained that the sphere in question was the property of some school children who kicked it into the road just before the equine team pounced upon it and that the owners thereof were hard in pursuit when the leaders made several pretty passes before relinquishing the leather to the rear rankers who carried on the combined forward movement until a too strenuous punt sent it into touch whereupon twenty anxious "All Blacks" in embryo hurled themselves upon the ball and claimed a try. Doubtless there are some people who imagine

that this illustration of equine dexterity was purely accidental, but the football enthusiast prefers to believe that the incident fore-shadows a new era in the history of football, namely the advent of football on horseback with equine dribblers and scrimmages on horseback, a spectacle promising at least as much excitement as bull-fighting or the appearance of a bovine footballer in the football arena.

The longer I live, the more I am convinced that only the wicked people have a really good time.

The man who won't wait ten minutes for his dinner don't mind standing outside the pit door for an hour.

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Of the outside you are able to judge for yourself, because you can see it. For the inner works, the

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of the piano, you must rely on the reputation of the maker.

Th great reputation of the

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is recognized on all sides; their good name has been honestly earned through sterling merit.

They may cost more than other pianos, but their durability and lasting tone quality more than repays the extra outlay.

New catalogue mailed free. Your present instrument taken as part payment at a fair valuation.

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has the laced opening at the end, enabling the purchaser to see the white cotton built in layers inside. Each mattress is equipped with STRAP HANDLES which prove very handy for turning or moving. The Kellaric is absolutely guaranteed not to sag or become uneven or lumpy.

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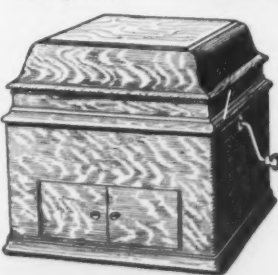
For no more than you would pay for an out-of-style, unsightly horn talking machine you can secure a modern entertainer in a beautiful oak or mahogany cabinet—the Phonola. Compare, and you will find the Phonola quality much superior to the tone produced by horn talking machines. Other cabinet machines will do well to equal the Phonola. The Phonola has a non-warpage pressed steel turntable; a strong, quiet motor; a high-class sound box, and many improvements not possessed by any other talking machine.

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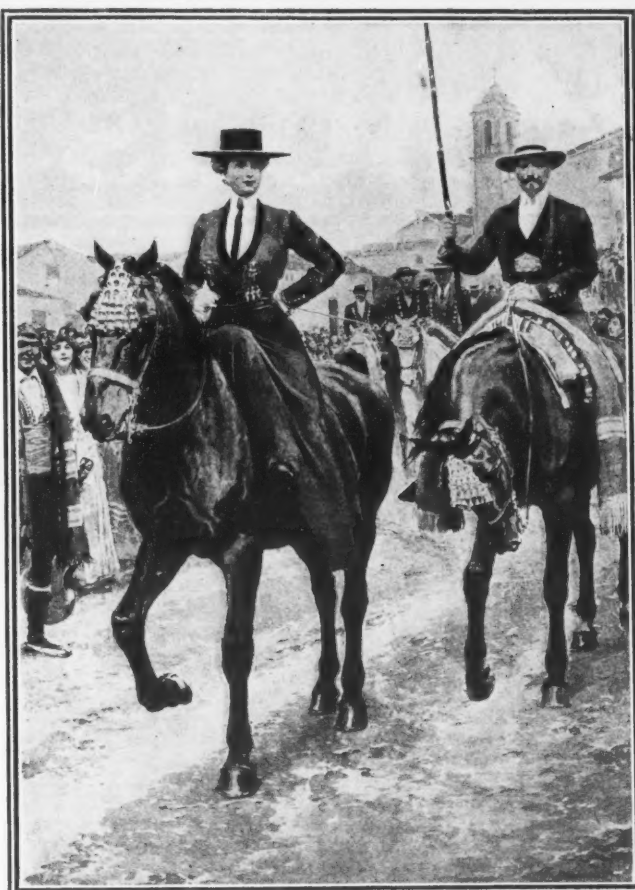
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\$65



Husband (reading a paper)—I see for anything. What was the cause of that Prince Harold is dead. Wife his death? Husband—He trotted a (an Anglomaniac, inexpressibly shocked)—Is it possible? It seems too sad blind staggers.



IN ANDALUSIA.

Queen Victoria of Spain is here seen in Andalusia, wearing the native costume of that romantic province.
Copyright, by arrangement with The Sphere, London.

Lost—Twenty Thousand Umbrellas.

TWENTY thousand umbrellas are lost on the cars of the Metropolitan Street Railway Company in New York every year. In this period of time, it is estimated that, in addition to the twenty thousand umbrellas that are found in the street cars and returned by the conductors to the "lost and found" department of the company, there are found 980,000 other articles varying in nature from a pocketbook containing \$150,000 in bonds and cash (as was the case a few months ago) to a large package which, when unwrapped, revealed the dead body of an infant two weeks old. Approximately one million articles are turned in to the company's "lost and found" offices every year, there to remain until they are called for.

A recent inspection of the huge store-rooms, where the articles that have been delivered by the conductors are filed away in large bins and racks, disclosed an assortment of everything, from a basket of live kittens to a large safety-pin. There were old purses, coins, bills, a piece of cheese, a green necktie, books by the ton, umbrellas of every shape, color, and previous condition of servitude, hats, mouth organs, jewelry, little dogs, shoes, a duck, lead-pencils, bundles of bank stock, note-books by the wagon-load, overcoats, tin horns, eye-glasses, water-glasses, opera-glasses, and glass eyes, dolls, muffs, American flags, veils, market baskets, steaks, chops, vegetables, liquor, theatre programmes, canes, magazines—in short, almost everything that humanity owns. The general aspect is less that of a junk shop, as might be imagined, than of a big department store. For in the "lost and found" offices of the Metropolitan Street Railway Company one may find anything one finds in a department store—and a lot of things besides. The perishable articles are held for merely a brief period, pending possible claims; the other articles are kept for many months in the hope that their owners may put in an appearance.

One of the most frequent visitors to the "lost and found" department is the man who comes to claim articles he has never lost. The "umbrella fiend" is a common type. Although he never has lost an umbrella, he believes he may easily obtain one free of cost at the "lost and found" office. He enters, announces that he lost his umbrella yesterday morning on, say, the Broadway line between Columbus Circle and Madison Square. He is asked to identify his property. Every inquirer must identify the lost article before it is even shown to him. In the case of the man we are considering, however, the chief attendant, who is an adept reader of both honesty and crookedness in claimants' eyes, believes the individual is not as entirely truthful as he might be. The attendant, accordingly, wishing to "test" him, and make perfectly sure that the right umbrella does not get into the wrong hands, goes back to the umbrella rack of, let us say, the Eighth Avenue line of three months ago, instead of the rack holding the umbrellas found on the Broadway line the morning before. He selects an expensive umbrella, hands it to the claimant, and asks if it is the correct one. "Yes," replies the man, "this is mine. I can tell it by this mark on

the inside." And the attendant, the accuracy of his judgment as to the man's dishonesty vindicated, orders his visitor out of the building.

Critical Absurdities.

OURS is an iconoclastic age. One after another of our oldest and most cherished ideals is being rudely shattered. Vandal scientists strive to prove to us that there is no such thing as human perfection under the sun. Art is no longer spared in these onslaughts. The "old masters" are pronounced out of drawings and all wrong in perspective. Even that famous sculpture, the Venus de Milo, is declared to be asymmetric, the left side of the face being more developed by the fraction of a millimetre than the right side, while the nasal septum is actually seven millimetres toward the left; in plain words, that the statue which has been regarded as the sum of artistic perfection in proportion has a crooked nose and a right eye that is lower than the left. Such astonishing minute science reminds us of the old lecturing dominie who was strong in astronomical similitudes and calculations. Arcturus, he would declare, "is 792,648,925 miles distant from the sun." "But, dominie," some surprised auditor would interrogate, "how in the world do you arrive at these specific figures?" The answer would come with crushing dignity and the tone of intellectual superiority: "I assert it, sir; disprove it if you can!" To measure up the world of art according to the new canons of critics would be about as difficult as to run a tapeline among the stars.—Christian Herald.

IMPORTANT CHANGES IN GRAND TRUNK TRAIN SERVICE, EFFECTIVE MAY 7th.

Train now leaving Toronto 4.15 p.m. for Guelph, Palmerston, Southampton and intermediate stations will leave Toronto 5.00 p.m., arriving Palmerston 7.50 p.m. and Southampton 10.20 p.m., and will stop between Toronto and Palmerston only at Parkdale, Brampton, Georgetown and Guelph. Stops north of Palmerston will remain unchanged.

Train now leaving Southampton for Toronto at 5.50 a.m. will leave at 6.00 a.m., arriving Toronto 11.10 a.m.

Train now leaving Palmerston 8.33 a.m. for Toronto will leave Palmerston 7.10 a.m., stopping only at Guelph, Georgetown, Brampton and Parkdale.

New train will leave Palmerston 8.45 a.m., arriving Guelph 10.20 a.m.

New train will leave Guelph 6.00 p.m., arriving Palmerston 7.35 p.m.

New train will leave London 12.30 p.m. via Stratford, arriving Toronto 4.55 p.m.

Train now leaving Stratford 6.45 p.m. will leave at 6.50 p.m., arriving Toronto 10.15 p.m. instead of 10.00 p.m.

Above service is daily except Sunday.

Train now leaving Toronto 11.00 p.m. daily will run through to Port Huron, arriving there 3.55 a.m. via Stratford (not via London), and will be cancelled St. Marys Jet. to London.

In riding a hobby it is sometimes necessary to use a curb bit.

A boom is a big noise, especially in politics.



The Sun Never Sets on the "Nobleman" Cigar

Travellers from all parts of the world continue to carry the

Davis "NOBLEMEN" Cigar

and its fame to the ends of the earth. WE HAVE LETTERS TO PROVE THE STATEMENT—unsolicited testimonials and inquiries come to us from across the Atlantic and the Pacific.

The magic of the "Nobleman's" success is its quality. It is made from the choicest Havana tobacco by skilled Cuban workmen. It is therefore equal in quality to the high-grade "Imported" brands, YET THE COST IS HALF (2 for a quarter). The cost is half because the "imported" cigars pay much heavier duties than raw leaf.

When you smoke "NOBLEMEN" you smoke the "Imported" quality AT HALF THE PRICE.

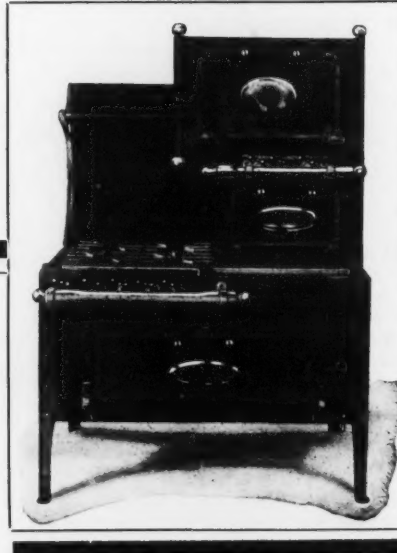
"NOBLEMEN" size, 2-for-a-quarter. S. DAVIS & SONS, LIMITED, MONTREAL.
"PANETELAS" size, 10c. straight.
"CONCHA FINA" size, 3 for 25c. "PERFECTION" 10c. Cigar.

That Summer Hat

that you wore last summer for best might do for second best this year. It would be just the thing for outings where dusty country roads or knockabout wear might spoil your good one. Just send the feathers or plumes to us to be cleaned and dyed. And at the same time we could clean or dye last year's summer frocks. New methods assure satisfactory results.

Phone message brings our driver to your door.

McEachren, The Cleaner, 20 Adelaide St. West Phone Main 2376



A Hot Dinner A Cool Kitchen

This is the happy combination afforded the housewife whose home boasts a Gurney-Oxford Gas Range.

The advantage of cooking with gas—especially in Summer—needs only passing mention. Its coolness, its convenience, are acknowledged; all women are agreed as to its economy and service.

The Gurney-Oxford

Gas Range is a big step forward in the freedom and comfort of the family. Freedom of the housewife from a kitchen super-heated all through the warmest weather, and comfort of the household in hot dinners easily prepared.

The non-leaking valves of the Gurney-Oxford are a great point of efficiency and economy. The perfect air combustion ensures just the right gas consumption. No puffing; no over-supply. All details of construction ensure greatest heat at lowest cost.

Gurney-Oxfords are easily cleaned; easily kept in order, attractive in style and fittings. Call and examine them now, before the hot weather overtakes you.

Prices from \$9.00 up.

The Gurney-Oxford Stove and Furnace Co., Limited

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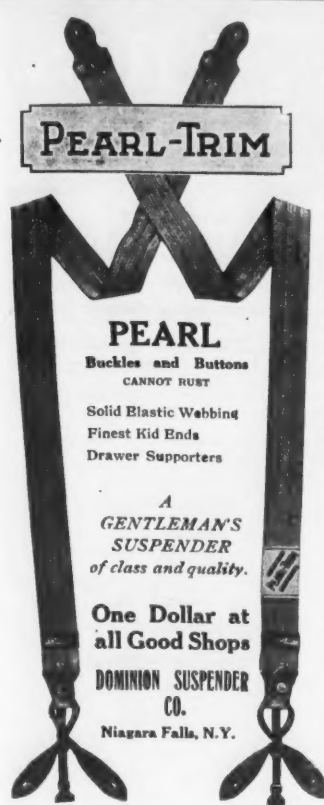
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BREDIN'S CREAM LOAF

One of the choicest little
loaves that ever left an
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The choicest of the
flours carefully blended
for strength.

The sweetest of butter
for a little "shorten-
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cream for a "richness,"
a little malt extract for
"tone," and the skill of
the baker-man with his
most up-to-date baking
appliances all contribute
to the quality of

Bredin's Cream Loaf.
A confection amongst
breads.

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Births, Marriages and Deaths.

BIRTHS.

MITCHELL—At 89 Argyle Park, Buf-
falo, N.Y., on Monday, April 24th, 1911,
to Mr. and Mrs. Harry L. Mitchell (Nita
Laford), a son.



Anecdotal

AT one of the Yorkshire inns
there is a pianist who can
vamp to any song that any singer
wishes to sing. He cannot read a
note of music, yet in the local ver-
nacular, he "can play owt."

Recently, however, he met with an
unexpected check. A man hummed
over an air, but the pianist failed to
get the key.

"Let's try it again," he said; and
they tried it again.

Still it was of no use.
A third trial brought no better re-
sults.

Then the pianist turned to the
singer in anger and said: "Sitha,
Aw've tried tha on t' white 'uns,
Aw've tried tha on t' black 'uns, and
Aw've tried tha on t' black and white
'uns mixed. It's no use; tha's sing-
ing between t' cracks!"

"I solemnly and sincerely declare
that this is a work of fiction; that all
its characters were invented by me
and have no original in real life:
that if any living man or woman
possesses the same name as any one
of them it is nothing but an interest-
ing accident and, as there is really
no copyright in names, I do not think
he or she can consider there is cause
for tears.

"Unlikely as it may seem, my own
name has twice, to my knowledge,
been given to characters in fiction,
once by Theodore Hook and once by
a novelist who still survives. Theo-
dore Hook had been dead a long time
when I was born, but I no more de-
rive my surname from his pages than
I imagine that the surviving novelist
in question derived the name of his
character from me.

"Even if he did I forgive him; but

to foot and from foot to head before
he snorted out: "My Little Nell."
"Oh," said the Tennessean, "I didn't
know you had your daughter with
you." "I am speaking of the Little
Nell of my fiction, sir," retorted
Dickens, flushing. "Oh," said the im-
perturbable Tennessean, "you write
novels, do you? Don't you consider
that a rather trifling occupation for
a grown-up man?" Dickens snorted
like a quarter-horse and hurried down
the avenue.

BOTH chief clerk, and night clerk,
at the Seelbach Hotel, Louis-
ville, are becoming bald headed, and
both have until recently been quite
proud of the fact.

According to a friend, it took a
negro bellboy at the hotel to take the
conceit out of them a few days ago.
A travelling man, who had not been
stopping at the hotel for some time,
pulled up at the desk the other day.

He gazed at both over the rim of
his gold spectacles for a minute.
"Gracious goodness," he said, "you
fellows will soon be combing your
hair with a towel. What's the
trouble?"

"Excessive brain work," said one.
"Isn't that right?"

"Correct," corroborated the other
clerk. "Only thinking men become
bald headed." Then he turned and
winked at a negro bellboy. "Fact,
isn't it, Sam?" he said.

The negro boy grinned. "Well,
now, boss," he said, "I don't know
foh suah 'bout that. My ole dad he
always 'low dat an empty bahn don'
need no covah."

"LET'S SEE," said the lawyer
who had met an out-of-town
acquaintance on a street car, "don't
your town hold a spring election?"

"It does."

"And I suppose you take a lively
interest in it?"

"Well, not too lively. Not as lively
as I used to."

"Interest falling off, eh? Didn't
you run for Mayor two or three years
ago?"

"I have run for Mayor of my town
seven successive times, sir."

"And been—been—"

"Been defeated every time, sir."

"Then you probably won't run
again this spring?"

"That's uncertain. I am going to
inquire around and find if I am really
the man they want. If I am, then
I'll take the candidacy. If not, then
I will try to defeat the man they do
want."

TO Jacob Hope, Philadelphia's
famous bird and animal expert,
on odd adventure happened the other
day.

Mr. Hope was strolling out Wal-
nut street when a bird faker accosted
him. The fakir drew from his pocket
the usual painted sparrow—a gorge-
ous thing of blues and gold and
greens—and, evidently taking Mr.
Hope for one of the millionaires of
Rittenhouse Square, he said:

"I jest nabbed this bird off that
there walnut tree. Can't I sell her to
ve cheap? Look at her—ain't she a
beauty? I never seen nothin' like
her before. What kind of a bird is
she, do you know?"

"Young man," said Mr. Hope, "if
it's true that birds of a feather flock
together, then I should say that, un-
doubtedly, she is a jailbird."

BOSTON girl who was watch-
ing a farmer milk a cow ad-
justed her glasses and said: "It is
all very plain except that I don't un-
derstand how you turn it off."



Miss Newly Rich (who has just
returned from a trip to Egypt): "Oh,
the Pyramids were wonderful, and
just covered with hieroglyphics."
Grandma: "Sakes alive! Did ye git
any of 'em on ye?"

without prejudice to my rights to sue
him for libel if it ever happened that
my reputation is no longer robust
enough to take care of itself."

I shouldn't be surprised however,
if, in the event of a suit the English
courts should decide that this notice
was aggravation of the libel.

GREEN McCURTAIN, once
chief of the Choctaws, had a
very high opinion of the business
astuteness of white men. "No Indian
can get the better of a paleface,"

Chief McCurtain said to a Guthrie
reporter during the recent Oklahoma
investigation. "And when two pale-
faces get bargaining together, then it
is like cutting diamonds with dia-
monds. Two Oklahoma palefaces once
hunted in my camp. They spent the
evening with me, and over the fire
and the fire-water, they began to
barter and traffic, and to make deals
and dickers. Finally Bill said: 'Sam
let's trade horses—my bay for your
roan.' 'It's a go,' Sam agreed. 'The
trade's a go. Shake on it, partner.'
They shook hands. Then Bill said
with a loud laugh: Sam, I've bested
ye this time. My hoss is dead. Died
yesterday.' 'So's mine dead,' said
Sam. 'Died this mornin'. And what's
more, I've took his shoes off.'"

WHEN Charles Dickens was in
Washington, he met, one
morning on the steps of the Capitol,
a young congressman from Tennes-
see, whom the great novelist had of-
fended by his boorishness. That
morning, Dickens was in great good
humor and full of talk. "I have," said
he, "found an almost exact counter-
part of Little Nell." "Little Nell
who?" queried the Tennessean.
Dickens looked him over from head

to foot and from foot to head before
he snorted out: "My Little Nell."
"Oh," said the Tennessean, "I didn't
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Hope for one of the millionaires of
Rittenhouse Square, he said:

"I jest nabbed this bird off that
there walnut tree. Can't I sell her to
ve cheap? Look at her—ain't she a
beauty? I never seen nothin' like
her before. What kind of a bird is
she, do you know?"

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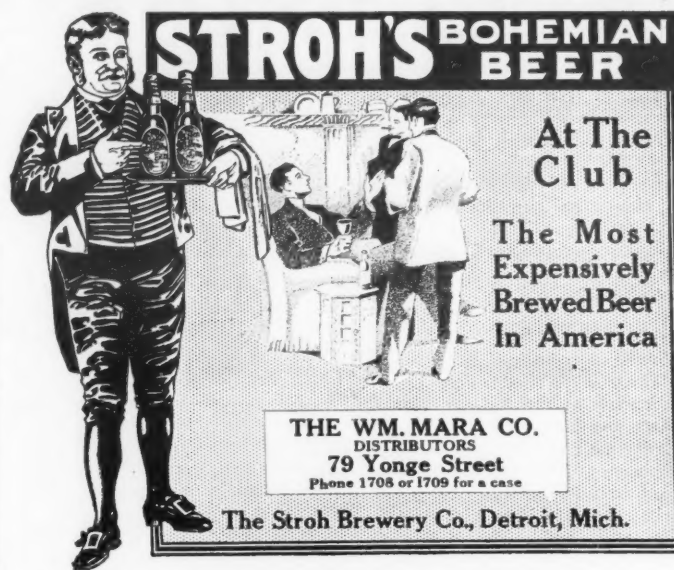
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in furniture, pictures, and other home
requisites, the public taste has swung
back to the good designs, simple and
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have in our galleries a collection of
odd pieces and sets of furniture, glass-
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households in this or the Mother
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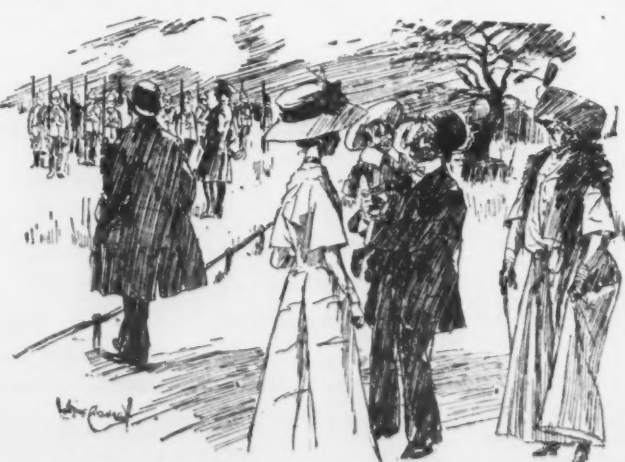
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Sympathetic Stranger: "What ails your little boy?"
Fond Father: "Oh, nothing much, ma'am. 'E's bin askin' me to buy 'im
a box o' tin soldiers for some time, and 'e wants this lot."

The Bookshelf

ALFRED RUSSEL WALLACE through long years of noble endeavor built up for himself a world-wide renown as a great scientist and good man. And now at the age of eighty-eight in the book which he has written for the purpose of summarizing and completing his half century of thought and work on the Darwinian theory of evolution, he shows both the greatness of his mind and the goodness of his heart. It is a very remarkable work, both for the wealth of scientific knowledge with which it is filled, and for the conclusions to which Dr. Wallace declares himself to have been led.

"The World of Life"—which is the name of this new volume—presents a most astonishing array of scientific knowledge, the fruit of a life-time of biological research. In many respects it extends the scope and application of the Darwinian theory, showing that this theory is capable of explaining many of the phenomena of living things hitherto thought to be beyond its range. These phenomena include the distribution of plants and animals, the geological record, bird migration, and insect coloration and marking.

"But," adds Dr. Wallace, "besides the discussion of these and several other allied subjects, the most prominent feature of my book is that I enter into popular yet critical examination of those underlying fundamental problems, which Darwin purposely excluded from his works as being beyond the scope of his enquiry. Such are the nature and causes of life itself, and more especially of its most fundamental and mysterious powers—growth and reproduction."

The conclusions of such a man as Dr. Wallace on this most interesting of all subjects are naturally worthy of the most serious consideration. They cannot be given better than in his own words:

"In this present work I have endeavored to suggest a reason which appeals to me as both a sufficient and an intelligible one; it is that this earth with its infinitude of life and beauty and mystery of the universe in the midst of which we are placed, with its overwhelming immensities of suns and nebulae, of light and motion, are as they are, firstly, for the development of life culminating in man; secondly, as a vast school house for the higher education of the human race in preparation for the enduring spiritual life to which it is destined."

"I have endeavored to show that some portion at least of what seems a superfluity of elements in our earth-structure has served the purpose of aiding the gradual progress of man from barbarism to material civilization; while another portion has furnished him with materials which have alone enabled him to penetrate into the two unknown worlds with which he was encompassed—those of the almost infinitely great and of the almost infinitely little; but both alike attractive and grand in their revelations; both offering ever fresh vistas of unfathomed mysteries; both impressing upon him the existence of immanent forces and controlling mind power as their only possible cause."

"I suggest further, that these deeper and deeper mysteries which confront us everywhere as we advance farther in our knowledge of this universe, are now serving, and will serve in the future, so long as man exists upon the earth, to give him more and more adequate conceptions of the power, and perhaps to some extent

of the nature, of the author of that universe; will furnish him with the materials for a religion founded on knowledge, in the place of all existing religions, based largely on the wholly inadequate conceptions and beliefs of bygone ages."

"It is when we look upon man as being here for the very purpose of developing diversity and individuality, to be further advanced in a future life, that we see more clearly the whole object of our earth life as a preparation for it. In this world we have the maximum of diversity produced, with a potential capacity for individual educability, and inasmuch as every spirit has been derived from the Deity, only limited by the time at the disposal of each of us. In the spirit-world death will not cut short the period of educational advancement. The best conditions and opportunities will be afforded for continuous progress to a higher status, while all the diversities produced here will lead to an infinite variety, charm, and use, that could probably have been brought about in no other way."

"Brazenhead the Great," mediaeval romance. By Maurice Hewlett, author of "The Forest Lovers," "Open Country," etc. Published by McLeod & Allen, Toronto. Price, \$1.25.

THE book is well named, for Captain Salomon Brazenhead, "born greatly, lived greatly, loved greatly, and died greatly. He was great in height, great in girth, great in hair, great in nose, great in thirst, great in heart"—and greatest of all in speech. Readers of Maurice Hewlett have already made acquaintance with this mighty warrior and mightier braggart; and they will no doubt be glad once more to follow his fortunes as he rides in quest of adventure, even unto that last sad expedition in which he wages metaphysical and mortal combat with his own younger self, and both are slain.

"Never beaten in the field," writes our author, "but now in this last struggle; never refused of woman but in favor of himself as he had been; none but his own youth, it appears, could have slain him, nor any slain his own youth but himself—a conclusion metaphysical, philosophic, religious, and exact."

This last paragraph of the volume gives an idea of the fantastic nature of its contents. And, indeed, in these four chronicles of Brazenhead, the fantastic is carried at times to the verge of the insane—also insane. But the book has its great scenes, as when Brazenhead is let into the presence of the terror-ridden Duke of Milan and shouts his mighty salutation; and Maurice Hewlett is a cunning artificer with words. As a result, those who have liked Brazenhead before will probably enjoy him now. But those who have not cared for him or his adventures, will probably like him less than ever. As a matter of personal preference, I must say that while recognizing the skill of his creator, I find the doughty Captain rather too fantastic for my taste, and not to be compared for an instant to such a genuine, flesh-and-blood soldier of fortune as the immortal Gascon who found a chronicle in Alexandre Dumas.

"Forced in Strong Fires" a novel. By John Ironside, author of "The Red Symbol," etc. Published by Little, Brown and Company, Boston. Price, \$1.25.

SOUTH AFRICA offers fine opportunities to the novelist. It is a new and picturesque land; it shows striking contrasts of type and race between Englishman, Boer and native; the lives of its people are adventurous and spent in the open; and if one wants a bitter, hard-fought struggle in which to develop his characters, what more could be asked for than the Boer war? The wonder is that South Africa has not been used to a much greater extent by the novelist in search of local color. John Ironside, however, has evidently been alive to his opportunities, and has made South Africa and the Boer war the setting for an interesting story of love and fighting. The hero is a Boer, the heroine an English girl whose father had been killed at the outbreak of hostilities. She had suspected the young Boer of causing his death, but finally his innocence is made clear, and the story ends in the way ladies love.

"Elizabeth Knott," a German novel. By Rudolf Barlach. Translated by Ludwig Lawian. M.A. Published by McLeod & Allen, Toronto. Price, \$1.25.

NOVELS translated from the German seldom appeal much to English readers. The German spirit in fiction—with its sentimentalism, its dogmatic idealism, and its neglect of craftsmanship—is too alien from ours, which requires better construction, more action, and greater real-

ism. There are exceptions, however, and this story of a great actress would seem to be one of them. The spirit of the book is very German. There are all kinds of ideals, ethical and artistic, and the various characters live up to them with German thoroughness and enthusiasm. And there is no lack of sentiment. Hardly a chapter goes by without its tears, and kissing of hands, and embraces. But the ideals are of a kind that an English reader can understand and sympathize with; and the sentiment never becomes maudlin. In addition the book tells an interesting story, and contains a number of striking characters which are more than usually well drawn. It tells of the life and death of Elizabeth Knott, a beautiful woman of genius, of her development into the greatest tragic actress of her time, of her many lovers, of her final awakening to the meaning and importance of her mission, and of the death to which she had looked forward as the entry into a new and richer life. And the story is well told. In fact, the book would be worth while if only for the fine dramatic criticism with which it is filled—especially the criticism of Shakespeare's plays. Altogether it is an interesting and unusual book.

"The Canadian Boy Scout," a book of instructions. By Sir Robert Baden-Powell. Illustrated with diagrams. Published by Morang and Company, Toronto.

SIR ROBERT BADEN-POWELL is himself a great scout. He is also the founder of the boy scout organization, which already has branches in all parts of the Empire, and even in the United States. So when he writes a book of instructions and advice for boy-scouts, it is sure to contain a lot of good scout-craft and wood-craft, and to be of interest, not only to boy-scouts, but to all boys who love manliness and the open air—whether they are boys of six or sixty. And just such a book is the present volume. It is addressed, of course, to boy-scouts, and it tells how to track men or animals, how to build fires in the open, how to make shelters of boughs, how to tie knots, and a thousand and one other things which are useful for boy-scouts, but which any boy would like to know. And it is safe to say that no healthy boy could read the book without making up his mind to become a boy-scout long before he got to the end of it.

"A Book of Dead Women," short stories. By Edna W. Underwood. Published by Little, Brown and Company, Boston. Price, \$1.25.

FLORID fantasy, with a frequent note of gruesomeness, is the chief characteristic of the stories which make up this volume. The best one is that which tells of "the painter of dead women," Count

Pontecone. A beautiful woman going to a ball is driven by her hypnotized coachman to the palace of this titled artist, who has become famous for his paintings of women. He explains to her the ingenious and strikingly original plan by which he assures himself of beautiful models. He kills them with a wonderful poison invented by a villainous ancestor, which slowly turns them to marble, but preserves their form and color as when they died. He shows her through his gallery of dead beauties; and then while he goes to get the poison for her, she slips off her clothes, plunges into the sea, and swims to safety. This is a typical story. It is told with a certain amount of skill. But the subject is so extremely fantastic, that it is hardly possible to maintain the illusion required in all successful story-telling. And this fatal defect is even more obvious in the other stories, in spite of their originality of conception and their merit as pieces of descriptive writing.

Tom Folio

George W. Smalley, whose "Anglo-American Memories," G. P. Putnam's Sons have just published, is a journalist of international repute. He is a veteran of the press, who has lived his life amid stirring scenes and has participated in events that have become history. Born as long ago as 1833, he has known most of the leading men of America and Europe, and is equally at home in Boston, New York, in London, in Berlin, or in Paris.

A. C. Benson, who has to his credit a long list of works representative of his literary activity for more than a quarter of a century, has just been appointed to the chair of English Literature at Cambridge, founded by Sir Harcourt Harmsworth, of which the king is patron. Mr. Benson is the first occupant of the chair. Though the author of "The Upton Letters" and "The Silent Isle" is best known by his reflective essays, he has at various times turned his literary power to account in poetry, criticism, and biography.

BOOKS WORTH WHILE
AND SOME OTHERS

BRAZENHEAD THE GREAT, by Maurice Hewlett—Fantastic chronicles of a mediaeval soldier of fortune.

LIFE OF JOHN OLIVER HOBBS, by John Morgan Richards—The life and letters of a famous novelist and unhappy woman.

DENRY THE AUDACIOUS, by Arnold Bennett—How a genial and amusing rascal rose to be Mayor of Bursley.

ONE WAY OUT, by William Carleton—The absorbing story of a New Englander who started life at thirty-eight as an immigrant.

MARIE-CLAIRE, by Marguerite Audoux—A delightful idyll of childhood, convent, and the country.

THE NEW MACHIAVELLI, by H. G. Wells—Politics and passion in an interesting story, told with rare skill.

HOW TO LIVE ON 24 HOURS A DAY, by Arnold Bennett—A very wise and witty little book on the use of time.

HOWARD'S END, by E. M. Forster—A thoughtful and interesting study of life and varied temperaments.

A MOTLEY, by John Galsworthy—A volume of short stories and sketches by a skilful and sympathetic artist.

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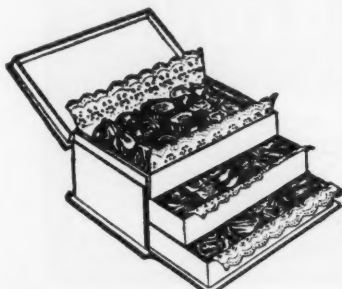
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YOU get something different—something really worth eating—something you will always remember with pleasure—when you get a box of

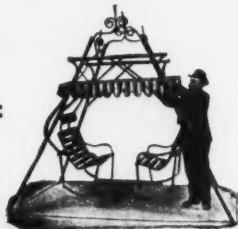
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This swing has never before been sold for less than \$15.00, but as long as the present stock lasts you may buy one for \$13.50.

The frame work is all of solid steel and is so constructed that it cannot rust or break. It is an ideal article to keep the children happy and in the open air.

It may be used as a couch or seat, and can be taken down in five minutes and stored in the house all winter.

Write for our booklet fully describing these swings.

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COSGRAVE'S PALE ALE

There is something about this delicious brew that cannot be expressed by mere ink and paper.

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Mayer in the N.Y. Times.

A Great Motor Club.

THE Royal Automobile Club, the wonder of the club world, has now been open for sixteen days, and already the great building has gained the reputation of "the town that never sleeps."

Its 6,200 members have found that, with its ladies' restaurant—separate from the one confined to members of the club—its smoking-room—a replica of the famous Council Chamber of the old War Office, whose site the club now occupies—its Turkish baths, and its thousand and one other attractions, it is the best place in London as an after-theatre resort.

So from twelve onward the club begins the busiest time of the day. There is a constant stream of members—and the members' list is an abridged edition of "Who's Who," containing names famous all the world over—through the great portico, and before the last member has retired to his club bedroom, or left in his motor car, the club servants are awake and up—and so, in a few days' time, will be those strenuous members who like to begin the day early with a plunge in the 95,000 gallons of filtered water that form the club swimming bath.

Though the design of the club is simple (if you sit down in the central hall for a few moments and think it out), members have not yet quite found their bearings. An "Express" representative in the club yesterday heard a tired member, searching for a particular room, remark, "I've walked ten miles if I've walked an inch"—and this despite the large number of sign-posts which still stand at every corridor corner to put members into the right path.

Indeed, there is so much to learn about the club that the secretary has found it necessary to issue a guide, just like the guide-book published in every town of interest, and very nearly as large. Many of the points which the guide contains have already been mentioned in the "Express," but the following are some of the facts newly brought to the notice of members:

The great gallery, for concerts and theatre performances, has its own "green-room," besides a musicians' gallery.

Some of the bull's eye windows are so made that they possess the remarkable property of appearing as mirrors when viewed from the inside, though from the outside they are perfectly transparent.

No tipping is allowed in the club, although the staff render all service that the man of leisure can possibly require in the course of a day.

The spit in the kitchen is worked by a small water turbine. The kitchen also boasts a sixty-gallon stock-pot which can be tilted so gently that it will pour out a single plateful of soup without spilling a drop.

Members can have their own photographs developed in the photography department, and can even learn photography there, while there is an observatory near by from which those of astronomical tendencies can consult the stars.

All the water for the swimming bath is specially filtered, passing over plate glass louveres, so that it shall be aerated. It is also driven through gravel and sand, which act as a filter, impurities being flushed away by compressed air. Then it passes through heated coils to give it the proper temperature.

Two and a half million cubic feet of clean, dry, warm, fresh air is passed into the club building every hour.

There are 350 radiators, besides the usual fireplaces, and though 34 of them be shut off, the remaining one is still maintained at its ordinary temperature, so that members who like a "fuzzy" atmosphere, at

times when the others have said good-bye to artificial heat, can have it.

Three roaring furnaces burn colliery slack day and night, under forced draught, making the club stockhold like that of a man-of-war.

There are thirty motors in various parts of the building ranging from the 1/2-horse-power engine for the knife-cleaning machine to the 24 horse-power engine that drives the fans.

Scattered all over the building are little glass-covered buttons. These are fire alarms. The breaking of the glass of one sets gongs ringing in the offices of every club official, and lights every electric lamp in the club.

All the water in the bath can be utilized at a moment's notice, by means of a special pump, for extinguishing fires.



Some pianos have many good features.
Most pianos have some good features.

Gourlay Pianos have all
the good features known to modern
musical science.



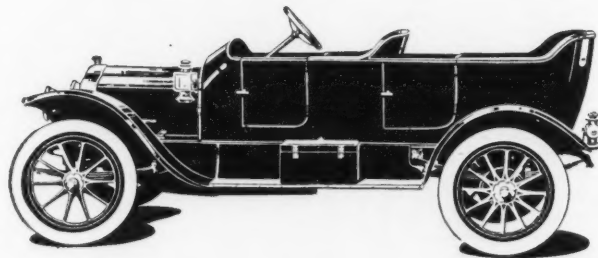
Gourlay, Winter & Leeming
188 Yonge Street,
Toronto.

Outside the club there are four large torches, fed by gas flames, which are to be lighted on special occasions.

"There used to be an idea," the

Express" representative was informed, "that motoring was antagonistic to most forms of athletic sport. The club is a permanent monument to the untruthfulness of this statement.

The list of members shows the names of many distinguished athletes, who are expected to take a leading part in making the club the great athletic centre of London.



The Value of the Long-stroke Engine

THE long-stroke engine is economical in the use of gasoline. The reason is easy to understand when it is explained. In gasoline engine work each cylinder has to be filled with vaporized gasoline—the amount required depends upon the dimension of the cylinders, but it depends much more upon the bore than it does upon the length of stroke, for the following reasons: The cubical contents of cylinders are compared by squaring the diameter and multiplying by the length. Consequently, the difference in diameter means a great difference in volume. For example: a cylinder with a one-inch bore and a four-inch stroke has just one-fourth the cubical contents of a cylinder with two-inch bore and a four-inch stroke. It is therefore apparent that a little difference in the

length of stroke does not appreciably increase the volume, while a slight increase in diameter makes considerable difference. The long cylinder is much more effective, however, because, through it we secure the benefit of every bit of the expansive power of the gas. It is the old question of the length of barrel in fire arms—every huntsman understands the value of the length of barrel in his rifle when he wishes to secure power represented by penetration. It is the same thing in revolvers—a Derringer with its one-inch barrel, being used only for hand-to-hand or short range work, while a Colt with its six-inch barrel is many times as effective and secures a much greater penetration. Both may shoot the same cartridge, which would be the same as saying—both use the same charge, in gasoline engines.

White Cars Economical

THE above tells the whole story of the remarkable performance of White gasoline cars and trucks from the standpoint of both power and fuel consumption. The White cylinders are moderate in size, consequently, it takes less gasoline to fill them—the have the long-stroke which

gives the full benefit of the power—therefore, we get high-powered results. White cars are further economical because they have four forward speeds which conserves the engine's energy. Every White car also has a compression release, a feature which eliminates all danger and makes cranking easy.

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The White Company

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ONE of the foremost cravats in our spring showing is the Accordion Knitted Tie. It is sold in five different shot effects: Black Shot White, Black Shot Red, Black Shot Helio, Black Shot Sky, and Black Shot Violet, at \$2.00 and \$2.50 each.

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Glen S. Case, Mgr. Gordon B. Dunfield, Mgr.



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"This back band of the tie which is passed through the collar receives special treatment. It is fastened together, silk to silk, with three rows of stitching, running the full length of the band, where it comes into contact with the collar. Once you buy

Mitchell Slide-Easy Tie

you'll find there'll be an end to the jerking, pulling, tugging and fussing, that made the adjustment of the ordinary cravat such a temper trying task. The three rows of stitching, putting silk to silk, leaving out all inside material, is what does the trick."

At all five men's stores \$2.00, in any style or shade, plain or fancy, best quality silk. Or send to us direct \$1.00 for two ties. Mention shade desired. Look for Mitchell Slide Easy Label on each tie.

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Handsome New Shirts

Jaeger Pure Wool. New Designs, Exclusive Patterns

Prices range from \$3.50.

Flannel Pyjamas, new patterns, from \$6.00 suit. Tropical Gauze Underwear, from \$3.00 suit. Fancy Cashmere Socks, in stripes and figures, from 50c. to \$1.00.

See Our Ranges, Golf Coats, Polo Coats

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SWORD

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Mr. Sword has just returned from the Continent, where he has been for some weeks in quest of NOVELTIES for the Fall and Holiday trade.

BIAS NECKWEAR

He claims that Canada is far in advance of the Continent in Neckwear. Bias ties in wide-stripe effect are shown by all the leading furnisiers in Europe—also in New York at the present moment. Ask your furnisher for our new **SPRING BUD TIE**—our latest production.

The Sword Neckwear Co., Limited, Toronto



A Teacupful or Bathtubful

—20 tubfuls of hot water if you choose

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CARNEGIE AND HIS FAMILY.
Reading from left to right, the names are: Andrew Carnegie, Mrs. Carnegie; Mrs. Whitfield, sister of Mrs. Carnegie; and Margaret Carnegie, only child of the millionaire.
(American Press.)

An Ulster Play.

T-O-NIGHT there was produced at the Abbey Theatre (Dublin) a play entitled "Mixed Marriages," in four acts, by St. John G. Ervine. Who is St. John G. Ervine? Nobody knows. Yet his play drew the biggest audience to the Abbey Theatre to-night that was ever seen there. Why? Well, possibly because the subject was one that had a close connection with the Irish politics of the day.

The play has, however, nothing whatever to do with politics. Yet it dives deeper into religious life in this country. In the fourth and final act the heroine is shot dead in a Belfast riot. The tragedy, according to all the laws of the drama, seems to be more or less inevitable. "What is the moral?" I said to a very distinguished Irishman who happened to be sitting beside me. "Is it that there is no solution of the religious question in the North of Ireland?" "That," he said, "seems to be the moral of the play."

Leaving aside the moral, the play is a wonderfully true picture of an Orange artisan's house in Belfast. Nothing of the kind, so far as I know, has yet appeared in literature. Literature has not yet discovered the Orangeman, one of the most interesting, and in many respects one of the most lovable, men in the world. This play brings him before us in all his grand bigoted strength and all his delightful weaknesses.

The comedy and the tragedy of the drama centre in the love of the Orangeman's son for a Catholic girl. The Orangeman's wife sympathizes with the young couple and cannot understand the bigotry of her husband. The old man, however, is very firm in his opinions. "Look," he says, "at the way the Catholics carry on on the twelfth of July. The police find it the most difficult thing in the world to hold them back."

At this there was a regular roar of laughter from the big audience, which became twice as loud when the wife remarked to John that "he had got Catholics on the brain." John Rainey's reply to this particular stab was that young people nowadays "knew nothing of the Battle of the Boyne."

"and do you think," says Mrs. Rainey, "that you hev druv Popery out of Ireland?"

Mrs. Rainey's son laughed, and remarked quietly that Popery hadn't been driven out of Ireland very far.

The fact of the matter is that the audience in the Abbey Theatre to-night was laughing all the time. From beginning to end the play was full of Ulster humor, which took the Dublin audience quite off its head owing to its unexpectedness and fresh flavor. Take this, for instance: "If a boy married every girl he courted he would be a Mormon." And this: "There'll be no liberty or peace for Ireland till a man is born who doesn't give a God's curse for a woman."

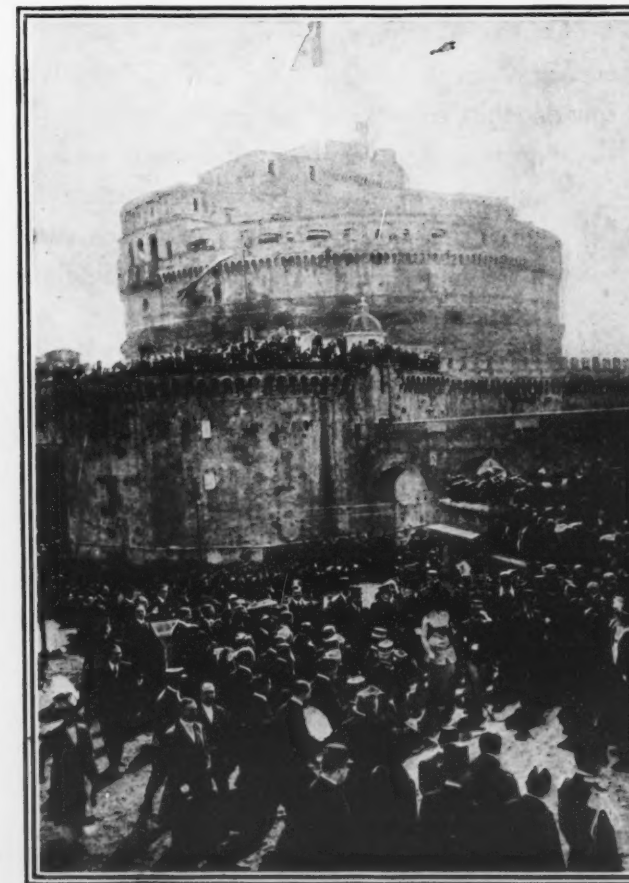
This sentiment put in this way would have been howled down in the days of "The Playboy of the Western World," but to-night it was received with hilarious laughter. The Abbey Theatre has now become one of the great institutions of Dublin and its plays a part of the life of the people. No one could doubt that to-night, looking at the crowded and distinguished house.

"Mixed Marriages" raises some very serious questions at the present time, but it is so amusing and so clever as a play that one really forgets what might be described as the polemic in the comic and Ulster side of the whole business. Father Prout and Dr. Maginn of Munster are quite out of it. To-day the future of Irish humor lies with the North, and let Home Rule in the meantime blow whither it listeth.—Pall Mall Gazette.

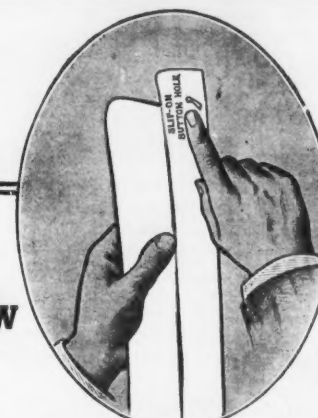
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THE FIFTIETH ANNIVERSARY OF UNITED ITALY.
Festivities at Rome in which the King and Queen are seen passing through the crowd. The building in the background is the Castle of San Angelo, which, prior to the unification of Italy, had been for ages the theatre of cruelty.
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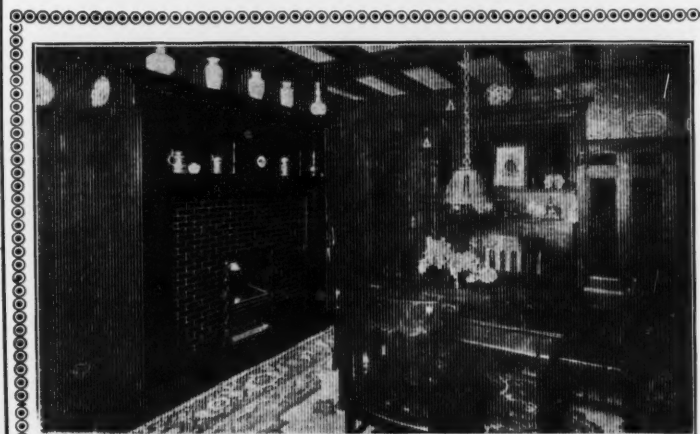
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Music Notes

The second annual convention of the Ontario Chapter of the American Guild of Organists of the United States and Canada has been in session this week. A banquet followed by the annual meeting was held at the St. Charles restaurant on Thursday evening, a number of organists from out of the city being present. The following officers were elected for the ensuing year: Dr. J. Humphrey Anger, Dean; Dr. Edward Broome, Sub-Dean; Secretary, T. J. Palmer; Treasurer, H. A. Wheelton; Librarian, Richard Tattersall; Registrar, W. E. Fairclough; Auditors, Drs. Norman Anderson and T. Alexander Davies; Chaplain, Rev. J. H. Hazelwood, D.D.; Executive, Edward Fisher, A. S. Vogt, E. Hardy, G. D. Atkinson, W. H. Hewlett, T. C. Jeffers, Miss Jessie Perry, M. M. Stevenson, W. J. McNally, F. Arthur Oliver, W. H. Dingle, F. Wrigley, V. P. Hunt, J. W. F. Harrison, Jas. Gallo-way. The convention will close Tuesday next with a public service and organ recital by Mr. H. A. Wheelton, Mus.Bac. (Cantab.), F.R.C.O., in the Metropolitan Church at eight o'clock in the evening. This meeting will be free to the public.

An interesting musical event is the flute concert which is to be given in the ball room of the King Edward Hotel on Monday, May 1st, by Miss Julie Petersen, the Danish flute virtuoso. The concert is under the patronage of Earl and Countess Grey, and of Lieutenant-Governor and Mrs. Gibson. Miss Petersen, who has an international reputation as a flautist, will be assisted by Mr. Arthur Bright, baritone; Mr. Frank S. Wellsman, Miss Muriel E. Bruce, piano soloist, and Miss Lilyan Smith, accompanist.

King Alfonso, of Spain, is a great lover of good music. Last autumn he instituted a prize in the form of a subsidy of some \$4,000 for the best orchestra, with a view of developing orchestral playing in the various cities; and a condition was added to the award that a composition by a Spanish musician must be played at every concert. It is his earnest wish that the orchestra of the Madrid Symphony Concerts should visit London next spring to give some concerts under fernandos Arbos, who was concert master of the Boston Symphony Orchestra a few years ago. Once a year Arbos takes his orchestra on a tour of the Spanish provinces, Barcelona, Valencia, Cartagena, Alicante, Murcia, Biscaya, San Sebastian, and other cities being visited in turn—the whole series comprising forty-nine concerts.

Speaking of Hans Richter and Joachim, the London Truth remarks that "it is interesting to note that Hungary, not Germany can claim both of these supremely great artists, each of whom, however, is almost invariably thought of and spoken of by most people as a typical German musician. The fact really is that, contrary to the popular belief, Germany rarely produces executant musicians of the highest eminence. Take the leading artists in any branch of music at any given time, and it will rarely be found that any appreciable proportion of them hail from the Fatherland. At the present time, for instance, in the matter of conductors, you have Nikisch, a Hungarian; Weingartner, a Bohemian; Richter, a Hungarian; Mahler, a Bohemian. In the case of pianists, Liszt was a Hungarian, Rubenstein was a Russian, Paderewski, Rosenthal, and Godowsky are all Poles, and Busoni is an Italian. In the case of violinists, Ysaye is a Belgian, Kreisler an Austrian, Eiman a Pole, Kubelik a Czech. And so one might run on throughout the list. No doubt there are plenty of good German performers under this head and that. But they rarely attain the very highest distinction.

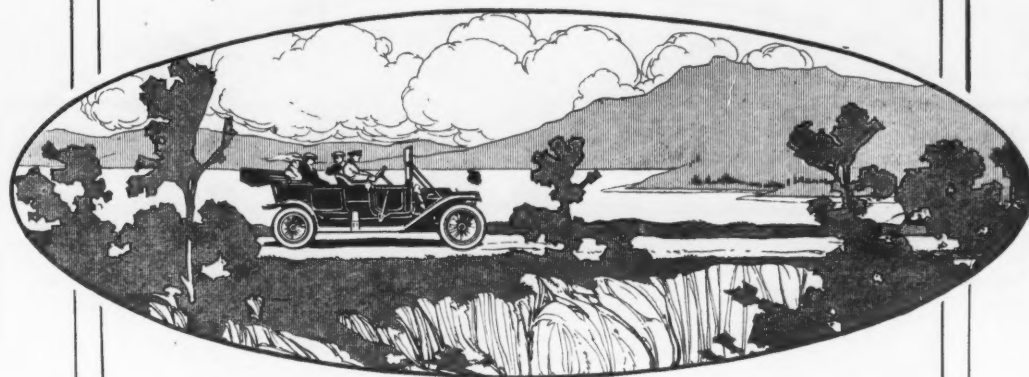
In Harper's for March, Ford Maddox Hueffer discusses the amazing effect that Liszt had upon those who had the privilege of seeing him. He writes: "While there is a great deal of Hueffer, and not so much of the masters as one would wish in much that he writes, he tells of how, at one of the Liszt concerts in London, he was very much impressed to see a tall, florid English earl dissolved into tears over the master's playing of the 'Moonlight Sonata.' As Hueffer puts it, 'Suddenly I perceived two tears gathering in his eyes. They rolled slowly down his cheeks. This struck me as extraordinary, that a man should cry, but very soon every one in the room was crying. That was what it was to be Liszt.'

Madame Adelini Patti (Baroness Cedars) has generously offered to give a concert, on June 1, at the Royal Albert Hall, for the benefit of her old friend, Mr. Wilhelm Ganz, who since last December has been unfortunately kept by an accident from all work. An executive committee now being formed to carry out the arrangements includes already the names of the Earl of Lonsborough, Lord Arthur Hill, Lord Blyth, and Sir Frederick Mott. It is very much to be regretted that many of the leading members of the musical and dramatic professions, following Madame Patti's kindly lead, will assist on this occasion. Charity, presumably, will cover a multitude of sins. Patti was born sixty-eight years ago.

Concerning the late Alexandre Guilmant as an improviser, the Canadian composer, Clarence Lucas, writes to the Musical Courier:

In 1886, while I was a pupil at the Conservatoire in Paris, a friend took me one Sunday morning to the Trinity Church organ loft and introduced me to the great organist, Alexandre Guilmant. During the service, a singer in the choir, at the other end of the church from the solo organ over which Guilmant presided, sang an aria which did not meet with Guilmant's approval. He shrugged his shoulders, took up a piece of music paper, and jotted down a few bars of the singer's solo. "It is something Italian," said he, putting the theme on the organ. When the service was finished and the congregation began to go, Guilmant took up this fragment, and improvised a fugue on it. Whether the fugue would have stood a close inspection had it been written down on paper, I cannot say. But in so far as I could judge by the ear, the fugue had all the essentials of that severe form, subject, answer, inversions, stretto, pedal points, and so on, and, in addition, was melodiously smooth, and musically interesting. This was a feat which I think all musicians will consider remarkable.

A piano recital of more than ordinary interest will be given in the Music Hall of the Conservatory of Music on Saturday evening, the 29th inst., by Mr. Ernest J. Seitz of the Conservatory staff. Mr. Seitz has been pursuing his studies under Dr.



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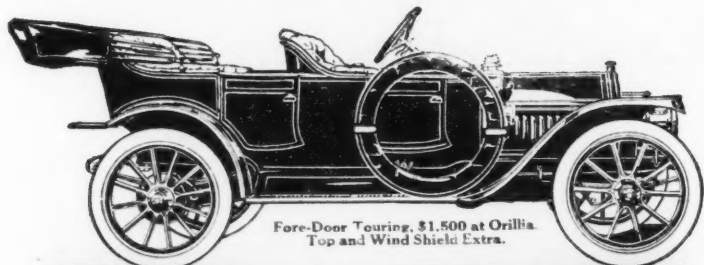
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Denman Thompson's Uncle Josh.

THE "hayseed," of course, had long been a fruitful source of merriment in the theatre, but had always been the subject of caricature. Thompson's Joshua was recognized instantly as the real thing. He had all the perfect naturalness that could come of long and assiduous rehearsal and complete identification with the personality and character of the actor. To the eye it was an absolutely truthful representation of a certain type of New England farmer; and it was no less satisfactory to the ear or to the understanding. The fact that it was not in any sense a great creative work but simply an adroit adaptation of personal peculiarities to a given end did not in the least degree affect the value of the offered allusion; which was that of an actual living personage, unconsciously comical, unintentionally humorous, simply shrewd, profoundly devout and honest, and extraordinarily sympathetic. The charm and realism of the impersonation lay entirely in the performer himself, and not at all in the words or the actions prescribed to him by the play, which was a terribly crude and jointless affair, constantly suggestive in its humor as in its pathos of its vaudeville origin. Many of the jokes were antediluvian, while the sentiment generally was of the cheapest and stalest kind. The appeal in both cases was to the unsophisticated.

But Thompson's convincing air of simplicity and benevolence conferred a certain dignity and freshness on them. His earnestness and naturalness enabled him to pass safely through many scenes which almost certainly would have brought disaster to a more imaginative actor. There was one exceedingly risky passage in his first production of "The Old Homestead," in New York, which was often omitted in later representations. Joshua was praying in a garret by the bedside of a dying woman, when the latter's worthless son entered and began to assail her with drunken ribaldry. Joshua rose from his knees, grasped the intruder by the collar and the slack of his breeches and promptly threw him out of the window. Then he knelt down again and finished his prayer. This is a sample of the sort of stuff of which the play was composed. It would be difficult to devise an incident more likely to provoke derisive and brutal laughter. But no one laughed that night when Thompson played it and the curtain fell upon a silence which was a striking tribute to his truthfulness and tact. And it was in this perfect truthfulness—the utter absence of any effort to give additional emphasis to the expression of the sentimental impulse of the moment—that made his pathos, which never sought to sound any very deep or poignant note, so effective. In the same way he imparted fresh savor to time-worn witticisms, by the unimpeachable innocence of his own speech and manner.

Such art as Denman Thompson had was almost wholly mimetic. He never displayed any faculty of creation.

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law for over two hundred years. And there are many other instances in which Manx lawmakers have adopted progressive measures with entire success.

"Thomas," whispered the lady to her husband, who lived next door to a pretty young widow, "come away; this is no place for you."

Fear of the lady is the beginning of wisdom.

Jealousy is a confession of inferiority.

Financial Comment

AMERICAN RAILWAY MILEAGE IN CANADA.

	Miles.
Delaware and Hudson Ry.	88
Q.M. & S.—Sorel to Noyan Jct.	116
Q.M. & S.—Montreal to Fortierville	28
Q.M. & S.—Rouse's Pt. to St. Constant	232
N. Y. Central and H.H.R.	56
Ottawa to Cornwall	65
Montreal to Malone	121
Michigan Central Ry.	227
Detroit to Suspension Bridge	67
St. Thomas to St. Clair	12
Petrolia to Eddy's	13
Niagara Falls to Niagara-on-the-Lake	16
Essex to Amherstburg	14
Leamington to Comber	349
Pere Marquette Ry.	24
London to Port Stanley	67
Sarnia to Blenheim	128
Detroit to St. Thomas	219
Great Northern Ry.	225
Manitoba lines	339
British Columbia lines	564
Total American Railway Mileage in Canada	1,485

	Miles.
Grand Trunk Western Ry.	336
Detroit, Grand Haven and Milwaukee Ry.	191
Toledo, Saginaw and Muskegon Ry.	116
Cincinnati, Saginaw and Mackinaw Ry.	53
Pontiac, Oxford and Northern R.R.	100
Total Canadian railway mileage in the U.S.	5,755

were so anxious to shove the noses of the hounds off the Canadian border pointed out the fact that there were many Canadian hounds with their heads and forelegs clean across the American border. Suppose for a moment that this talk of an invasion by American railways and the agitation to keep them out of Canada had aroused the people of a similar type of mind in the United States to agitate against allowing Canadian railways into that country, who would have got the worst of the deal.



IN the list with which this article is introduced I have made an effort to show, as nearly as possible, the relation between the American railway mileage in Canada and Canadian railway mileage in the United States. As nearly as I can see, there are 7,197 miles of Canadian track in the United States, while there is only slightly in excess of 1,485 miles of American track in Canada. The totals in the tables will show how I get these figures. There are many intricacies in the railway business which only those who follow it closely can fully understand, so that I have no doubt that my figures are not altogether final. They will, however, serve as an illustration. Since compiling them, I understand a report has been made in Parliament by the Minister of Railways, showing the following:

	Miles
Canadian Pacific Railway in United States	3,398
Grand Trunk Ry.	2,313
Canadian Northern Railway	44
Total Canadian railway mileage in the U.S.	5,755

fore, it were better, other things being equal, to keep them at home. Another point then arises: To what additional cost, if any, should one go in order to operate a railway through his own country—one million dollars or one hundred million, or how much? Could we compete with the other country at all if we competed regardless of cost?

As a matter of fact, none of these points would arise at all had we begun thinking rightly. Had we simply enquired what was the function of a railway and what place it filled in our economic system, we would not have become entangled. To build, and operate railways is not the aim and end of industry. It is always a disadvantage when we have to build railways at all. The only logical or sensible reason for building them is to get our goods to the market at the least cost. Now we begin to get light. The farmer would not go to the Northwest if he could not get his crops to the market. But to build a railway does not assist him if the freights are not sufficiently low. If a competing farmer across the border, or over in Russia or in Argentina, can get his grain to the competing market at a lesser cost, the railway will be of little use to him. The railway must serve the people, not the people the railway. The country is not run to benefit the railway; the railway is run to benefit the country. It will benefit it according as it carries freight quickly and safely and cheaply. If a cheaper method of carriage is invented, the railway must not be permitted to stand in the way; if lower freights are offered by any other railway, home or foreign, these must be the basis and not the higher freights. A railway must be essentially a useful machine; as an ornament it is out of place. We are prepared to waste money on an ornament; but the railway must carry goods for us at as low a rate as any other carrier, or it becomes a disadvantage. Eventually, it is not to spend money or to

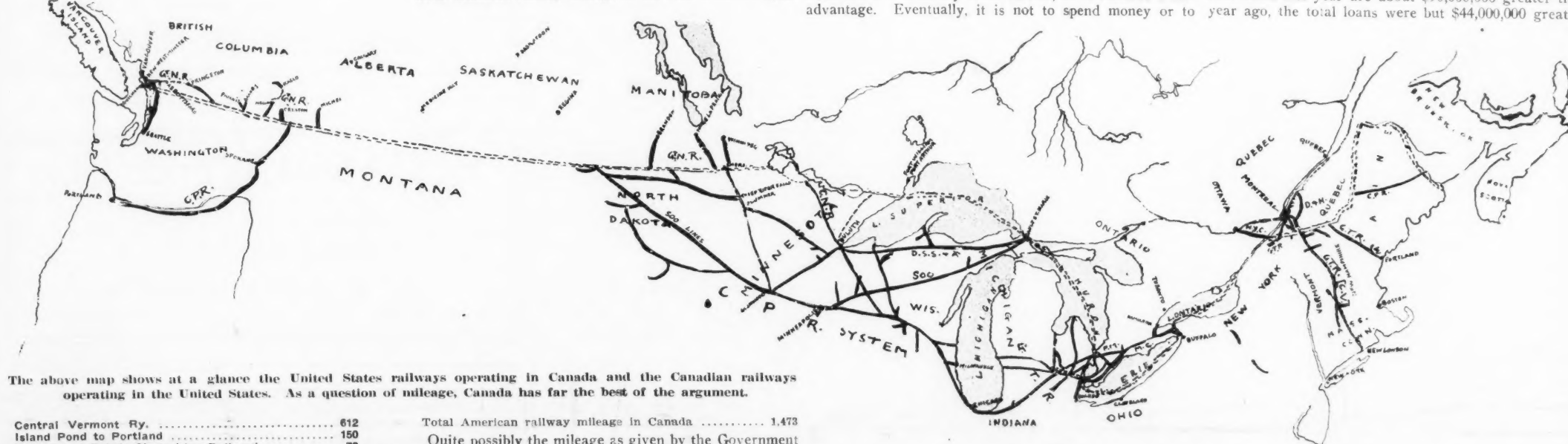
mainly—show a much larger shrinkage than in Canada, being from \$35,000,000 to \$45,000,000 less than a year ago.



THE business of the banks is more to attend to the real business of the country—financing of grain cargoes for export, providing wages for the lumbermen in the woods, financing operations of construction concerns, factories, workshops and industries of all kinds—rather than to make easy the work of the stock speculator. Consequently, when there is not sufficient money to accomplish both purposes, the theory is that stocks will have to suffer. As a matter of fact, that is what pretty nearly takes place, as will be seen from the figures just mentioned, and more especially perhaps from the table which follows. In this table I have brought together the total current and call loans in Canada and the total current and call loans elsewhere, and in the addition is given the actual total loans by Canadian banks during each month of the first quarter of 1910 and 1911:

	1910.	1911.
Jan. Feb. Mar. Jan. Feb. Mar.		
Total Canada	\$654.8	\$664.2
Total elsewhere	\$654.8	\$664.2
Total loans	\$820.6	\$827.0

From the above comparison it will be seen to what extent call and current loans are like right and left hand pockets. The banks take the money out of the call loans and put it into the current loans, and it makes less difference to the total than one would think. Where the current loans this year are about \$90,000,000 greater than a year ago, the total loans were but \$44,000,000 greater in



The above map shows at a glance the United States railways operating in Canada and the Canadian railways operating in the United States. As a question of mileage, Canada has far the best of the argument.

	Miles.
Central Vermont Ry.	612
Island Pond to Portland	150
Detroit and Toledo Shore Line Railroad	78
Canadian Northern Ry.	170
D.R.L. & W. (Fort Frances to Duluth)	170
Canadian Pacific Ry.	614
D.S.S. & A. System	295
Soo System	140
Spokane International	125
Sumas to Seattle	217
Megantic to Vanceboro (Maine)	5,391
Canadian railway mileage in the U.S.	7,197

Total American railway mileage in Canada 1,473

Quite possibly the mileage as given by the Government refers to the figures up to the close of March, 1910. As will be observed, the Government statement concerning the American mileage in Canada and my estimate are within 12 miles of each other, whereas, in the case of the Canadian mileage in the United States, the figures are very wide apart. The difference is made up largely in the C.P.R. system, in which there have been many changes, including the purchase of a new line by the Soo system. The exact accuracy of the figures, however, is not an essential point. Roughly, Canada would seem to have five times as much mileage in the United States as the United States has in Canada. Both countries might regard this as flattering—Canadians might feel pleased at the enterprise of their railway men in invading the United States field, and the Americans may feel pleased that Canadians think their field worth invading.

In making an attempt to compare the situation as shown in the two tables, several points present themselves which are worth referring to. One perhaps starts out with the idea of showing relative mileages. Then he wonders if he should not also show leased lines in each country, because, after all, it is of little consequence about the ownership of the lines. In any case the ownership and the domicile have little or nothing in common. If, instead of swelling ourselves out and talking of the railways of each country as though they were nationally owned or owned personally by ourselves, we would only reflect a moment, we would make better progress. How much of "our" railways do we really own. Nearly all the perpetual debenture stock and the preferred stock of the C.P.R. is owned in England and not in Canada at all; 65 per cent. of the common stock is also owned there. The continent—mainly the Germans—own 15 per cent. of it, and the balance of 20 per cent. is about equally divided between Americans and Canadians. So that, in the matter of ownership, Canadians cut a very small figure indeed. They hardly get a look in at the ownership of the Grand Trunk at all, and as for the Canadian Northern, much the same might be said if we exclude half a dozen or so Canadians. Ownership of American roads may be vested somewhat more in the United States, but even in this case, an enormous quantity of the securities are owned abroad.



IT is clear, therefore, that from the standpoint of ownership, Canadians have no great interest in "their" railways, and that it is just as important to consider leased lines as owned lines. After all, it seems to me that what we really have in mind is a comparison between the amount of home freight carried by the home railway and that carried by the foreign. This is not a question of who owns the railway, or even of leased lines, although it is likely that the railway operating through Canada should be in a better position to cater to the wants of the Canadian people than an American railway, while the latter could best attend to its home field. But where this is not the case—where what we call the Canadian railway is prepared to carry American freight through the United States or through Canada cheaper than the so-called American railway, why on earth should the American kick? Reverse the question and ask it of Canada.

There is only one reason why one should have the slightest hesitation in using the "foreign" railway. That reason is that the presence of the railway means the spending of much money and the creation of much industry. These advantages accompany the railway. There-

give work that we want railways; we want them to carry things from one point to another at the lowest possible charge. A railway is not good in proportion to the amount of money it spends, but in proportion to the amount it saves the freight shippers.

Surely we now begin to see the absurdity of all this mouthing about foreign-owned (they are all foreign-owned, even those of Canada) railways being a menace to the country, inasmuch as they may beat the so-called Canadian railways out in the competition for freight. Could anyone devise more insane talk and yet succeed in getting people to repeat it after him? It used to be said that the only good Indian was the dead Indian. This cannot be altogether applied to the railways, but what can be said is that the only good railway is the one that gets the freight.



THE changes in the financial situation in Canada during the first quarter of the present year as compared with those of the first quarter of last year will be of interest, now that the season for construction and general industrial activity for 1911 is beginning. The figures shown opposite the different months in the following tables are in millions, carried out to one decimal as representing hundreds of thousands:

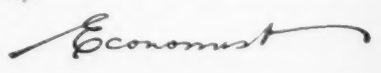
	1910.	1911.
Jan. Feb. Mar. Jan. Feb. Mar.		
Given in millions of dollars.		
Total liabilities	\$92.0	\$93.2
Paid up capital	97.9	97.8
Reserve	78.5	78.5
Circulation	73.4	74.7
Deposits, demand	238.4	236.7
Deposits, notice	508.2	507.3
Deposits elsewhere	83.4	73.9
Total assets	\$1,149.4	\$1,148.3
Domestic notes	72.9	74.0
Circulation	4.5	4.0
guarantee	51.8	51.8
Railway and other securities	63.9	61.8
Call loans, Canada	127.9	120.4
Call loans, elsewhere	590.9	602.4
Current loans, Canada	37.9	42.4
Current loans, elsewhere	5.9	6.0
Overdue debts	21.5	22.0
Bank premises	21.5	22.0

Loan items are always amongst the most interesting of bank items. They are divided into current loans and call loans, and these two are in turn divided into loans within Canada and loans outside of Canada. It will be observed that current loans, during the first three months of this year, were in the vicinity of \$90,000,000 greater than a year ago. As it is by means of these loans that the business of the country is carried on, it is to be presumed that business and industrial activity in Canada is greater than a year ago. Judging from the figures, however, it would appear that the situation abroad is not so favorable as that within Canada, inasmuch as the figures for February and March this year are at least \$5,000,000 less than a year ago. When we come to examine the call loans, we find that both in Canada and the United States a decline has taken place. Call loans in Canada for each month are lower than a year ago, although the difference in the month of March is not so great as during January and February. However, at the end of March, \$1,000,000 less was loaned out on call loans than at the end of March, 1910. Call loans elsewhere—which means New York,

January, \$44,000,000 greater in February, and \$34,000,000 greater in March than a year ago.

It is pleasing to observe that, notwithstanding the enormous increase in the business of the country, overdue debts are practically no greater than a year ago. Bank premises are only \$4,000,000 more valuable than a year ago, which unquestionably is taking a very conservative attitude, inasmuch as they have increased in value very much more than that figure. Securities held by banks are about the same as in February and about \$4,000,000 to \$5,000,000 more than a year ago. Call loans are ordinarily supposed to be covered by securities of something of this character. The relationship between these railway and other securities held by Canadian banks and the call loan items may have some interest. Also the relationship between the actual circulation on the 31st of March and the deposits held by Government to guarantee circulation will be instructive.

The Savings Deposits elsewhere than in Canada have contracted about \$13,000,000 since a year ago, while those within Canada continue to increase. In March they were \$38,000,000 in excess of the previous year. Very little difference is shown between the relationship of paid-up capital and the reserve. The reserve, however, would seem to be in a much better position than a year ago, inasmuch as the paid-up capital is only \$3,000,000 more than a year ago, whereas the reserve is \$6,000,000 more. The evidence of the statement is that conditions in Canada are satisfactory.



THE burden which German industry and agriculture has to bear, owing to the country's insurance laws, has been considerably lightened of late, in that for the last few years the increase in pensions paid by the accident insurance funds has become less each year. The first year after the introduction of the new laws the pensions paid rose \$3,000,000. In 1902 the increase was only \$2,250,000; it fluctuated between \$2,250,000 and \$2,500,000 during the next few years, but fell again to between \$1,750,000 and \$2,000,000 in 1906 and the following years. The increase for 1909 was only a little over \$1,000,000, and in 1910 the increase did not reach that figure. In 1909, \$38,389,000 was paid for accident insurance, and in 1910, \$39,318,000. This falling off in the increase in pensions paid is naturally accompanied by a falling off in the increase in the number of pensioners (1,147,016 in 1909 and 1,169,308 in 1910), and the number of more serious cases, where life pensions or pensions to widows and orphans must be paid, shows not only a relative but an absolute decrease.

A report from Montreal says that an important amalgamation will be made of the largest wholesale grocery and glassware manufacturers and distributors of Canada. The new company will have a capital of \$5,000,000, shares \$100 each, Canadian capital only being interested. The head office of the company will be at Montreal. The following companies are included in the merger: The John L. Cassidy, Limited, Montreal; Gowans, Kent & Company, Toronto; Gowans, Kent Western, Limited, Winnipeg; Bawo & Dotter, New York (with branch houses and factories in Germany and France).

Toronto Customs House receipts for sums over \$25 were broken on the Tuesday following Easter Monday. There were 1,089 entries.

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An attempt to induce New York Stock Exchange houses to back a proposed \$4,000,000 company to put Porcupine gold shares on the market has failed. New York brokers need money just now, as business is slow, but although one of the leading members of the Exchange heard all the promoters had to say, and gave it consideration, they finally turned it down, deciding that Porcupine in its present stage is a gamble and little more, save in spots. These brokers refused to countenance anything that might lead to a repetition of losses such as the public made in Cobalt.

Oscar Adams Turner of New York has a disciple in the case of Charles H. Unvergarz, who is sending out circular letters that breathe abstract promises that later on a plum will be placed in the lap of the "investor," and that Charles will be the one to shake the tree. It is dangerous to open such letters.

J. W. F. Cobalt: Send me what particulars you have about the O'Connor Mine: I do not know it.

E. F. Thornhill, Ont.: Most probably you are aware from newspaper advertisements that the Canadian Cordage and Mfg. Co., Ltd., of Peterboro, is being wound up. The financial statement of the company shows that there are liabilities in excess of assets to the amount of nearly \$400,000. The generally accepted cause of failure of this concern seems to be successive poor management, and the competition put under way against this company by the International Harvester Co. and the Plymouth Binder Twine Co. of Mass., doubtless had some effect also. It looks at the present time as if the shareholders of this company would receive absolutely nothing in dividends as result of the financial winding up the Canadian Cordage Co. and the sale of whatever assets it possesses.

I have received the following letter from T. J. Smith, President of the Diamond Vale Collieries:

Vancouver, B.C., March 16, 1911.
Financial Editor, Saturday Night.
Dear Sir,—A marked copy of your issue of February 18th, containing a query concerning the "Diamond Coal Company" has been sent me. In your reply you do not think the outlook is at all favorable for Diamond Vale shares, etc., etc. You also refer to a shaft that was not sunk in the most advantageous place, and stated that the mine was partially flooded. The first shaft sunk on the property reached a gravel bed and was abandoned at a depth of 45 feet. This was three years ago, and the cost of sinking the 45 feet was not less than \$100,000. The mine has been making steady shipments in a small way for more than one year, and when the Kettle Valley Railway, which runs through the property, is completed to Midway we will have a large and profitable market for the coal. Meantime I enclose you a copy of report of Mr. B. P. Little, dated 20th October, 1909, in which he goes very fully into the conditions, and you will notice on page 11 his estimate of the gross tonnage that this property should produce, as 80,000,000 tons of coal; and the actual cost of production is less than \$1.50 per ton. And another report, that of Morrison and Foster Brown, of Newcastle-on-Tyne, England, a very prominent firm of mining engineers, endorses Mr. Little's report and states emphatically that we have the best property in the Nicola Valley, which means the best property between the Crow's Nest and Vancouver Island. I am sure your people will be quite willing to do us justice now that you are placed in possession of the facts. At present the Nicola Valley is served by a spur from the main line of the C.P.R. at Spence's Bridge, 40 miles distant, and the C.P.R. rates on coal are so high that we cannot expect to market much coal at a reasonable profit until we have connection with the smelters at Greenwood and Grand Forks, but we can then supply those smelters with coal and coke from our mine at a distance of 100 miles less than their present source of supply in the Crow's Nest district. We have opened up the "Browitt" seam 5 feet in thickness of excellent coal, and are now working that seam and No. 3.
Yours very truly,
T. J. SMITH.

There is no intention to be unfair to either Mr. Smith or his properties, consequently space is given to the above. I cannot for one see, however, why the promoter of a mining concern or any other concern should accept the money of the public for shares and then sit quiescent on the job with their money tied up. What shareholders in Diamond Vale Coal Company want to see is some real effort made to develop and ship. They have just as much right now to expect dividends from shipments as Mr. Smith had in the first place to approach them to buy stock, and a good deal more, as a matter of fact. To my mind, every time that Mr. Smith repeats the assertion, which has been printed more than once in Saturday Night, that there are 80,000,000 tons of coal in the mine, he leaves it open to shareholders to respond: "That 80,000,000 tons belongs to us, get after it and give us some return on our money." Gold and Dross would be obliged to Mr. Smith for data showing how much coal was shipped in 1910, and what money came in during that year.

Toronto, April 18, 1911.

Dear Sir,—Will you kindly give me any information with reference to the Orlando-Florida-Farms Co.? Is the land there as prosperous and fertile as this firm claims?

S. A.

I would not recommend Canadians to go into this Florida land business under any circumstances. As pointed out before in these columns, Toronto Saturday Night has time and again refused to take advertising of this character because we could not recommend our readers to "invest."

A Subscriber, Montreal: You are likely to get your feet wet if you dabble with Porcupine Townsite shares. I do not know Northern Ontario Trust Company.

E. S. S. Milton: Amalgamated Cobalt is not doing any real mining. If the annual meeting was held in 1910 you should have heard of it. If not, you should ask the officers of the company about the matter.

J. N. Kingston: Why do not-business men apply as much thought in making a purchase of mining shares as they would in buying a new house, or new stock for the season's trade? You ask if I would advise investing a few thousand dollars in the Elizabeth Mine, near Atikokan. I do not know the property. Tell me all you know about it, and incidentally you might say whether it is a gold, silver, coal or lead proposition.

Inquirer, Florence, Ont.: Vipond shares are quoted around fifty five cents and possibly they are worth that sum. No dividend is being paid. There may be one some day. It's just a chance whether there will or not.

R. C. Florence: The Classen-Lignum Company of Chicago do not answer letters. Look for later report.

SEVERAL queries have come in respecting the value of shares in the Chapman Double Ball Bearing Company of Toronto. It may be said at the outset that under the most favorable conditions that may obtain, there is little likelihood of the stock paying a dividend inside of three years. Instead of attempting to express an opinion on

The Gold and Dross Department is deluged with communications, the writers of which have failed to sign their names and give their addresses. No attention can be paid to such communications. Your name and address is a necessity, not for publication, but as a matter of fact.

the merits of these \$100 common shares at this time, I do not think I can do better than to rehearse this little resume of the history of the company to date.

I am told that the company was capitalized in 1900 at the sum of \$1,500,000, all common stock, a gentleman from Boston by the name of Neely, being the promoter, and he was supposed to have secured the patent rights on the ball-bearing device from Chapman. Three years later Mr. Murray, now vice-president of the company, took a hand in a reorganization. Neely gave up 3,000 of his shares, and the new company was obliged to pay some \$75,000 cash to Chapman, the inventor, to secure absolute title to the patent rights. Then the capital was scaled down to its present figure, \$800,000. I am told that of this 6,000 shares have been sold, bringing in roughly, the sum of \$200,000, which has been spent on acquiring the land on Sorabren Avenue, and in installing the machinery, etc. The plant got going in the year 1905. Last year, 1910, \$75,000 came in from shipments. The wage bill was heavy and trouble with some of the output reduced profits, but the season netted some eight to nine thousand dollars. Officials of the company tell me that 1,000 factories in Canada have been partially equipped with the ball-bearing device, and I have some letters from representative Canadian business men who endorse the bearing. I am told also that up to September of last year no "head office" salaries were paid, to president, vice-president or director. The 1910 business is said to have been much greater than that of the year before, and the first five months of this year were much better than the corresponding period of last year. Now, this business may work out its salvation, or it may not. It is hard to say.

W. R. B., Toronto: To evade the danger of being indicted as a common scold, I will not say all I think of Hawthorne Silver & Iron Mines stock. Don't buy it.

A Subscriber, Oswego, N.Y.: Don't bother with Hawthorne Silver & Iron. The Porcupine Townsite is that property where the promoters quote an engineer as thinking that the Hughes' veins cannot miss their property. Cannot you jog along comfortably without Townsite shares until some development has been accomplished?

Says the Canadian Mining Journal:
The Porcupine boom has not gained the headway that brokers had hoped it would. The stock market is not over elastic. Not the prestige of the Bewick-Moreing people (of whom more particulars are obtainable in London than in Toronto), not the glamor of Helzner, nor yet the diffusive joy of the vendor suffices to create the wave. The press is, as a whole, praise-worthily careful.

W. M., Quebec: I have analyzed in the past the apparent prospects of the Golden Rose mine. I do not recommend buying shares.

C. R. W., Stratford: I do not know "Transcona," just outside Winnipeg, and am unable to give an opinion as to whether a purchase of lots there would be advisable or not. Generally, I would say, deal with the land companies of the big railroads—that is, if you are determined to buy Western real estate.

L. E. Shakespeare, Ont.: I would advise you not to send any more instalments to the Jantha Plantation Company, which is running a banana plantation in Mexico. Your chances of profit are mighty slim.

An official of the Board of Trade of St. Thomas, Ont., in the person of W. H. King, secretary, has decided to enliven the monotony of business by going into the business of selling shares in a Cobalt mining company, the Elgin Cobalt and Development Co., Ltd. Mr. King sends out a circular which at the outset appeals to young men, in the following vein:

Dear Sir:—
The average employee, and to a greater or less extent we all occupy that station in life, is too busy in the requirements of his service to think, or to very much for himself. The man on the job is lost in the necessary hustle of everyday work.

As young men we meet the demands of everyday service with courage. We have youth and strength, and give it un begrudgingly, as we should, in the interests of our employers. Year after year we draw on this capital, youth and strength, until there comes a time that we must feel the account is being overdrawn; then it is when we figure seriously on the future—What have we to sustain us in the years when youth and strength fail? Such a line of thought resulted in five citizens of St. Thomas, Ont., joining forces when Cobalt was first discovered and grubstaking a mine of 35 years' experience to work in that district. He was there over three years and acquired two valuable claims on which the full amount of assessment work has been done and the purchase price paid the Canadian Government. We now hold absolute title.

Later on, Mr. King asks any one who can afford to risk from \$100 to \$500 to send along the money. The property may never, he says, be able to pay 2100 per cent., as Temisgaming and Hudson Bay mine did in 1910, yet who knows. Still later on in the circular Mr. King says that since the above was written, he has received fresh news, and he thinks the word "chance" used in the circular, should be eliminated. All of which is pretty curby, seeing that with each circular comes a card advertising that Mr. King is secretary of the Board of Trade.

Galt, Ont., April 8, 1911.

Editor, Gold and Dross:

Enclosed find addressed envelope of the Anglo-American Chemical Company. Are these parties still in business in Toronto, as I hold fifty shares of the capital stock?

I fear you will have to still hold your shares. This company which put a catarrh remedy (so-called) on the market and sold slews of stock on the strength of it, has been away from No. 32 Church Street for some four years, and there are a number of shareholders who are very anxious to know what has become of the concern, also of one Bruce, who was very prominent in the business. I don't think the company was wound up; I think it just faded away.

P. P., Penetanguishene, Ont., has purchased 200 shares of the Hanson Consolidated Silver Mine Company, of Silver Mountain, and would now like to know just how good his buy is.

References to Hanson have been made pretty steadily in Gold and Dross for the past year. So far the invitation extended many months since to the officials, to acquaint Gold and Dross with the financial result of a shipment said to have been made last year, has not been taken up. I do not think you have made a wise purchase.

S. G. H., London: The British-Canadian Industrial Company does not specially appeal to me. A purchase of stock offers pretty long chances, to my mind.

C. L. F., Toronto, wants to invest in a talc mine near Massey, Ont. The name of the property is the Gauger Talc Company, Limited, and the capital is \$100,000, shares par value \$10 each.

The booklet from the company seems to contain no extravagant statements, and the capitalization is comparatively low, although the literature does not say who was paid for the property. Every one takes chances in putting money into a company at the outset, and no advice I can offer would be of any real service to you.

O. G. J., Berlin: Neither Jantha Plantation nor Sterling Townsite appear good enough in which to put money. Steer away from both.

Capital \$4,000,000	Reserve Fund \$5,000,000	Total Assets \$92,000,000
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Debentures

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Interest payable 1st
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At an Attractive
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Correspondence Invited

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An Ideal Investment

Bonds of a well known established Canadian Concern earning its interest charges seven times over, and assets considerably in excess of the total bond investment may be considered an ideal investment. Such a bond combining safety of principal with a liberal interest return we can offer.

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Investment Securities a Specialty.
Reports on any Canadian or American Securities furnished on application.
Our Weekly Circular gives an analysis of the position of Nova Scotia Steel & Coal Co., Limited.
Copy mailed on request.

157 St. James St., Montreal
46 Elgin St., Ottawa, Ont.

MONTREAL FINANCIAL

MAKING RECIPROCITY HELP THE CANADIAN CEREAL CO.

MONTREAL, APRIL 27, 1911.

M. R. A. J. NESBITT, managing director of the Investment Trust Co., has adopted a most effective method of evening-up the alleged disadvantages to the Canadian milling business by reciprocity with the United States. He has bought up a company which owns several large American mills situated in the Minnesota and Iowa flour milling centres of the United States. The company was known as the International Milling Company of Minnesota; and besides its four American mills, it also owned a mill in the Canadian Northwest. Mr. Nesbitt next incorporated a new concern under the name of the International Milling Company of Canada, Limited, for the purpose of taking over the milling company mentioned, as well as the Canadian Cereal and Milling Company, which was organized by him about a year ago.

By this move Mr. Nesbitt places the Canadian Cereal Co. in a very advantageous position. By joining up with the International Milling Co. of Minnesota in the manner mentioned, both concerns obtain for themselves representation as purchasers of wheat, manufacturers of flour and cereals, and the sellers of all their different products, both in Eastern and Western Canada and in the United States.

Interesting as may be a discussion of the milling industry in the light of the disadvantages many claim reciprocity would bring to it, we are concerned at the moment more with Mr. Nesbitt, whose ingenuity has been responsible for the combination just effected. During the past few years he has been coming rapidly to the front in the Canadian financial field. Although he was prominent in a number of financial undertakings for several years past, it was not until he formed and took over the management of the Investment Trust Co. that he began to attract general attention. Since that time he has been concerned in a number of flotations of consequence, which call for a few comments.

He came to Montreal from New Brunswick. He was born near St. John, not far from where another Easterner who has since cut a broad swath for himself, namely, Max Aitken, spent much of his earlier life. Nesbitt and Aitken were well known to each other in their youthful days, although for a while they followed different roads to success. Nesbitt apparently began life in the dry goods business, and it was quite possible as a traveller for different lines that he gained his knowledge of the art of salesmanship which has since been of so much use to him in the disposal of securities which he and others have created.

The first recollection that Montreal financial circles have of him was when he was in the employ of the Royal Securities Corporation, probably as manager. W. M. Aitken was then practically the sole owner of the Royal Securities Co., so that it is to be assumed that he was partly responsible for Nesbitt's entrance into the financial field. Later on came the sale of the Royal Securities to G. W. Farrell, who was then associated with the MacKenzie & Mann interests of Toronto. Aitken then bought into the Montreal Trust and Deposit Co., and became vice-president and general manager of that concern. Nesbitt went with him as manager of the bond department, from which circumstance it is a fair assumption that he had already begun to display the talents which have since gone far towards placing him in his present position. Afterwards Aitken sold out the Trust Company, bought back the Royal Securities, and returned to it and made of it one of the largest security concerns in Canada—but that is another story.

By this time Nesbitt had gained the confidence of a number of financiers of prominence in Montreal. In 1908 he evidently came to the conclusion that it was time for him to begin to operate along his own rails, so, getting together K. W. Blackwell, James Reid Wilson, J. MacD. Paterson and J. P. Black, he formed the Investment Trust Co. with Blackwell as president, Black as vice-president, and himself as managing director. The authorized capital of the company was placed at \$100,000, half of which was issued. Each of the five men contributed \$10,000. The time for the starting of the company was well chosen. The effects of the financial panic of 1907 were passing away; the supply of money was large and rates were low. People wanted to buy securities once more. The merger era was just beginning. During the next few years were to be offered to the public more securities than Canada had ever taken before in a similar period. The Investment Trust Company had come in the nick of time. For a while it made a specialty of industrial and corporation securities, and with such success that at the end of 1909 its capital was increased to \$250,000. Subsequently the capital has been doubled, all the stock has been subscribed for, and up to the present somewhat more than 75 per cent. has been paid up.

At the beginning of 1910, Nesbitt decided that, while selling securities for other people was fairly remunerative, the man who, or the institution which, wanted to make some real money and cut some figure in the financial world, must create his or its own securities. It was in the formation of the Canadian Cereal and Milling Company, if my recollection serves me right, that he took his plunge in the field of organization and promotion. In this company he brought together some eight flour and cereal milling concerns of Ontario which had been doing a good business for many years, but which he considered could be re-organized and systematized in such a manner that their aggregate earnings would be largely increased. The authorized securities were \$2,000,000 cumulative 7 per cent. preferred stock, \$2,000,000 common, and \$1,000,000 of 6 per cent. bonds. Of these were issued \$1,250,000 of each class of stock and \$750,000 bonds. The flotation was in every way successful, and the Investment Trust Co. took a decided step forward and began to be talked about. Thereafter Nesbitt, or the company, was given a chance to underwrite a portion of most of the flotations which were made. Some of these were accepted and some declined with thanks, the results being in every way flattering to the managing director's judgment.

It was probably twelve months thereafter before he organized and carried through on his own account another deal of prominence. Upon this occasion he was more ambitious than before. Readers will doubtless remember the letter which was sent out to the share-



A. J. Nesbitt.

holders of the Montreal Steel Works, in which they were informed that an offer of \$165, cash, for each share of their common stock, and \$137, plus the dividend, for every share of preferred, had been made by a syndicate. The syndicate, as a matter of fact, was composed of A. J. Nesbitt, J. W. McConnell and Percy Cowans. The deal was Nesbitt's, he having, no doubt, had his attention drawn to the Montreal Steel Works by his constant association with K. W. Blackwell and James Reid Wilson, both of whom, besides being directors of his board, were also directors of the Montreal Steel Works. Nesbitt conceived the idea that inasmuch as the Canadian Car and Foundry Co., which had lately been organized by W. M. Aitken, was one of the largest purchasers of the trucks, switches, wheels, and similar lines manufactured by the Montreal Steel Works, it might be advisable to effect a merger of that company with the Canadian Car and Foundry. In order to round out the deal, however, and also possibly to put it out of the power of the Canadian Car and Foundry Co. to make another choice, he also purchased control of the Ontario Steel Co. of Welland, which manufactured much the same lines as the Montreal Steel Works, with the exception of trucks and certain of the larger steel goods. For a while it looked as though he would not succeed in getting his deal through, and there was even talk in financial circles to the effect that if the deal were not pulled off, Nesbitt, McConnell and Cowan would frame up another car manufacturing concern which would enter the field in opposition to the Canadian Car and Foundry. Eventually, however, the deal was pulled off satisfactorily and all three turned over quite a few honest pennies.

In addition to the deals mentioned, Nesbitt would seem to have been the organizer of the Manitoba Power Company, in which he and Lovell and other capitalists are now concerned. This company has acquired three fine power sites on the Red River, and in the course of time will be delivering power into Winnipeg. The deal has not been completed.

Nesbitt, as an underwriter, has been, and probably still is, largely interested in the Canadian Power Company, as well as in Goodwins, Ltd., and other associated underwritings. This, together with the Montreal Steel Works deal, suggests the thought that relationships between him and J. W. McConnell are of a harmonious nature, and, as a matter of fact, this is the case. It is not difficult to find points of resemblance between Nesbitt and McConnell. They are both youthful, to begin with, being only around thirty-one years of age. There is nothing about either of them of the taciturnity with which successful men are supposed to be endowed. Each is endowed with affability and courtesy. They sell their goods partly by smiling. At any rate, they sell them with a smile, and it makes their victims feel all the better. McConnell, it is thought, has now piled up a million. Nesbitt has not been cutting out such a fast clip, but he is moving along surely and safely. Without doing a great deal of worrying, he has been able to lay by probably half a million for the rainy day which never comes for those who are able to prepare for it. He is shortly to leave on a trip to London where, no doubt, it is his intention to make connections which will be of service to him when his Manitoba Power and other financial melons are ripened to his satisfaction and ready for the cutting.

"Suckers" at 2 Cents per Name.

SOME time since it was pointed out in these columns that a regular traffic existed in the United States and Canada of the names of persons who are thought to be fit subjects to be bombarded with offers from promoters and others. Of course, every one engaged in that class of business is perfectly aware of the fact. He merely writes or telephones an agency when he wants a fresh roll of innocents on which to try his wiles. Additional proof, however, is supplied by the receipt of the following letter, sent to a financial man of this city:

Dear Sir,—I have secured the list of stockholders of the "Goldfish Consolidated Mining Co." (about 5,600 names) at considerable labor and expense.
If this list of investors would be of value to you, a copy of it should be worth about 2c a name—say \$100.
Kindly advise if I shall make you a copy of it.
Of course, this offer made through the U.S. mail is genuine.
Yours truly,
(Signed) C. VERGER.

Sao Paulo made gross earnings for last year amounting to 30 per cent. of an increase over the year before. To date the gross earnings amount to \$561,000.

Mr. A. S. Hall, of the Bank of British North America, has been appointed assistant inspector, with headquarters at Winnipeg, Man.

BOND OFFERINGS

A list of investments has just been prepared, in which we include a range of securities acceptable for all requirements.

GOVERNMENT BONDS to yield 4%
MUNICIPAL DEBENTURES to yield 4% to 5%
PUBLIC UTILITY BONDS to yield 5%
RAILROAD BONDS to yield 5% to 6%
PROVEN INDUSTRIAL BONDS to yield 5½% to 6%

Write for this list and circulars descriptive of special current issues.

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INCORPORATED 1881.

Capital Paid-up \$6,200,000
Reserve and Undivided Profits \$7,200,000
Total Assets \$93,000,000

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President Sir H. Montagu Allan
Vice-President Jonathan Hodgson
General Manager E. F. Hedden

Paid-up Capital \$6,000,000
Reserve Fund and Undivided Profits 4,999,297
Deposits Nov. 30, 1910 54,719,044
Assets 71,600,058

155 BRANCHES IN CANADA.

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$1.00 and upwards received and interest allowed at best current rates.

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Due October 1st, 1930. Interest 1st April and October.
Subject to redemption at 110 and accrued interest after October 1st, 1915.
Descriptive Circular will be mailed on request.
Price—Par and Accrued Interest.

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We are equipped with a staff of expert accountants, appraisers and engineers to advise and otherwise assist in organizing new undertakings or the reconstruction of going concerns which, on examination, are found to offer safe and conservative investments.

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Imperial Bank of Canada

DIVIDEND No. 83

Notice is hereby given that a dividend at the rate of twelve per cent. (12 per cent.) per annum upon the Paid-up Capital Stock of this institution has been declared for the three months ending 30th April, 1911, and that the same will be payable at the Head Office and Branches on and after MONDAY, THE 1ST DAY OF MAY NEXT.

The Transfer Books will be closed from the 20th to the 30th April, 1911, both days inclusive.

The Annual Meeting of the Shareholders will be held at the Head Office of the Bank on Thursday, the 25th May, 1911. The Chair will be taken at noon.

By order of the Board.
D. R. WILKIE, General Manager.
Toronto, 29th March, 1911.

GOVERNMENT MUNICIPAL AND CORPORATION BONDS

We deal in only the higher grades of Government, Municipal and Corporation Bonds, yielding from 4 per cent. to 6 per cent.

Before purchasing a Bond issue or any part of it we make a thorough investigation regarding the properties or assets which are given as a mortgage against the Bonds.

Orders may be telegraphed at our expense.

Full particulars on request.

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81 St. Peter St., - Quebec
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Established 1833

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MONTREAL

Income Yield
4 1/4 — 7%

County City Town Debentures AND Corporation Bonds

Canadian Debentures Corporation Limited

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TORONTO, ONT.

Canadian Patent No. 118102. For Sale. The undersigned has the authorization of Dr. Wilhelm Borchers, of Aix-la-Chapelle, Germany, to supply at a reasonable price full and complete instructions for carrying out the process of treating titaniferous iron-ores, to any desiring to use the same, to receive orders for the purchase of the Patent Rights or for license to use the same for the Dominion of Canada. HENRY DIXON, Patent Attorney, 166 Bay Street, Toronto, Can.

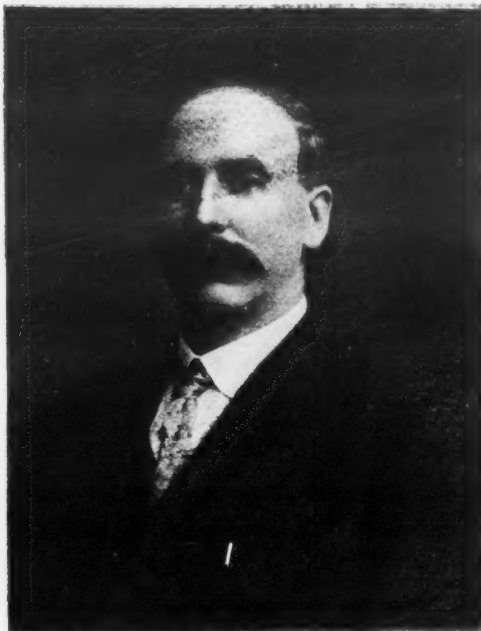


TORONTO FINANCIAL

NEW MILL TO OPEN SOON.
MAPLE LEAF STOCKS GAIN.

TORONTO, APRIL 26, 1911.

ONE of these days the directors of the Maple Leaf Milling Company will issue to the body of shareholders the first annual report of the company. I daresay that to some who receive the document it will be their first experience of the kind, probably the first report that ever came to their hands of a company into which they had placed their own funds. The individual has to learn to intelligently read an annual report, just as the child at school has to learn letter formation before he can begin writing. It is a safe assumption to make that many of the tyros in business-finance who purchased shares of the Maple Leaf Milling Company, will be somewhat puzzled at the array of figures set before them. But while Maple Leaf shareholders comprise a small number of individuals unused either to holding stock or analyzing a financial statement, the great bulk of the Maple Leaf preferred



HEDLEY SHAW,
Managing Director Maple Leaf Milling Co.

shares, issued a year ago at par, with a bonus of 25 per cent. common stock, were taken by veterans at the game, and the latter will probably express themselves as pretty well satisfied with the result of business for the initial year.

No figures are yet available to offer the public in this regard, but it may be said broadly that earnings for the first six months of the fiscal year were satisfactory, while earnings for the second six months were better. Taken on the whole, it is said that twelve months of operation have demonstrated to the satisfaction of Mr. Cawthra Mulock, vice-president, and of Mr. Hedley Shaw, managing director, that the mill plants taken over under the name of the Maple Leaf Milling Company are in themselves capable of earning sufficient profit to pay the dividends on the preferred shares, after allowing, of course, for charges and depreciation. This being so, when the new 8,000 or 9,000 barrel plant at Port Colborne gets under way, the company should be at once in an improved position. Any prophecies made now about the matter would be futile, but the expectation is that the operation of the Port Colborne plant will provide earnings sufficient to pay dividends on the common shares, within a comparatively short period. That may be nine months, one year or possibly two years. I do not think that the financiers of Maple Leaf will pay dividends on the common stock in any precipitous fashion, without first providing the nucleus for an emergency fund. But doubtless the dividend will come in its own good time.

The new plant at Port Colborne is completed, so far as the buildings are concerned. The seven-storey concrete mill is finished, with the roof on. The mammoth grain elevator, also of concrete construction, is halfway to completion, and over forty carloads of the most modern machinery that a big Milwaukee factory could turn out is being installed to deal with the grain as it is shipped in. The mill plant will be divided into three machine units. The first unit will have a capacity of 3,000 or 4,000 barrels of flour per day, the second unit, which is the meat between the sandwich of the other two, will have a capacity of 1,000 barrels per day, and the final unit will also turn out 3,000 or 4,000 barrels per day. It is expected that by the middle of coming June the first 3,000 or 4,000 unit will be in operation grinding away. Each unit has its own electric power plant, with modern rope drive. No attempt will be made, it is said, to harness both the other two units this year, that being left for later development.

As to the output of this Port Colborne plant, it is expected that about two-thirds will be exported, while the remainder will be used for the domestic market. The greater proportion of the domestic supply will be sold within a radius of one hundred miles or so of the location of the new mill, it being understood that the Maple Leaf managers are making a strong bid for all the profitable Canadian business that they can book. The situation of the Port Colborne plant is ideal for the export business, and it is the opinion of Mr. Hedley Shaw that after the wheels get well oiled up, so to speak, under normal conditions all round, this modern plant should be able to turn out flour at a considerable fraction per barrel cheaper, on the average, than most Canadian plants can do. The fact that the Port Colborne plant is so near an operating stage is possibly responsible for the demand last week for the common shares. Two weeks ago Maple Leaf common shares might be purchased at 38 or 39. A buying movement developed, however, shortly after that, and by Thursday of last week the stock had risen to 50 bid. Unless the prophets are astray, from now on the Maple Leaf shares, both common and preferred, should hold a good position. Possibly a word or so should be said, in addition, about

the tyros who want a common dividend declared right away. It is quite too much to expect that earnings should be declared on the common shares at the end of the first fiscal year, during which period the plant, which later on will take care of two-thirds the volume of the total output of the chain of mill plants, was not in operation at all. Every one connected with the company appears to be optimistic as to the future, reciprocity or no reciprocity.

British Capital in Canada.

MESSRS. J. C. HAMBRO & SON of London have formed a company whose main object will be the investment of British capital in the Dominion of Canada. The Investment Corporation of Canada is the name of the new company which has a capital of \$5,000,000. Shares have been offered at \$50 and \$1,500,000 has already been taken by underwriters. This is a radical departure for this firm to make, they having heretofore been engaged principally in the handling of Government issues and others of that class. At the outset special attention will be given to land and mortgage investments in Canada.

The board of directors includes Mr. A. V. Hambro, M.P., Mr. H. Allan, a Director of the Clydesdale Bank and the Caledonian Railway; Lord Clinton, a Director of the London and South-Western Railway Company; Mr. R. W. Cooper; and Captain J. A. Morrison, M.P., a Director of the Royal Exchange Assurance Corporation. The Canadian Board is composed of prominent business men in the Dominion. One of these is Mr. George Drummond, of Montreal, and although the company is in the unique position of being managed in Winnipeg, while its operations will extend practically throughout the Dominion, Mr. Drummond's influence may probably be counted upon to secure for it a large share in Eastern municipal and industrial issues. Another feature of the company is the close connection which is provided, through Mr. Henry Allan and its Glasgow brokers, with the Scottish investing public, who as a rule take more interest in debenture issues than the English. The company, indeed, will proceed very much on the lines of the Scottish-Canadian land mortgage companies, whose operations (as recently shown in Canada) have proved so remunerative to their proprietors. The Corporation's funds, Mr. Kirby explained to a representative of Canada, will be chiefly invested in mortgages on farms and city loans in the West, the purchase of property and lands, and the handling of bonds, debentures, and stocks or shares of municipal and industrial issues.

Cultivate Saving Habit.

DISCUSSING economies and their relation to real estate and mortgages, Frank Bailey, vice-president of the Title Guarantee and Trust Company of New York city, said recently: "There are some things that our great middle-class population here can learn in regard to saving money. We are very reckless with our small change. I saw a statement recently that there was more money spent for soda water in the United States than for automobiles. It is our small extravagances that cost us money."

"A man in France who has a small income is not ashamed to make a number of small economies. He and his wife both expect to do without some things in order to save money, and the children are brought up with the same idea. As a result, the cab driver who accepts your half-franc tip with profuse gratitude is often the owner of one or more bonds of our most prominent railways. The French people do these things, first because they have learned to economize, and second because their government has provided them a place in which to put their small savings."

"Our company has been experimenting lately by offering to investors in this country something that corresponds in a small way with what the French government offers its people. The plan provides an investment by which those who can save \$10 a month can get 4 1/2 per cent. interest and have for security first mortgages on New York real estate, with payment of principal and interest guaranteed."

"I have heard many a man say: 'I keep a mortgage on my house because I can sell it better with a mortgage on it.' This is absolute nonsense. The thing to do is to pay off his mortgage as fast as he can. This is one of the advantages of our new ten-year mortgages. A man who lives in his own home can borrow a sum not exceeding \$10,000 for ten years. He has no new fees to pay during the ten years, and if he pays his taxes, interest, and insurance and a small annual reduction, he has nothing to worry about in regard to his mortgage until the ten years are up."

"The slight annual reduction is asked simply because we want to encourage the man in paying for his home. We have found that whenever a man must pay off a little on a debt that the habit grows and he wants to pay off more. Payments of \$100 on these mortgages can be made on any interest day, or the whole mortgage can be paid off at any time on thirty days' notice."

Diamonds in Canada.

AN Ottawa despatch quotes R. A. A. Johnston, mineralogist and curator of the Geological Survey, as saying that the Canadian diamond has been tested by the greatest gem experts in the world and has been found to be, for quality, equal to the product of South Africa. Diamonds were discovered last January in the Olivine Mountains in British Columbia. Dr. Kunz, the Tiffany gem expert was allowed to analyze some of the stones and according to the despatch, this expert was surprised at the beauty and quality of the sparklers. They phosphoresce as well as any other brilliant, it is said.

It appears, however, that for the most part, Canadian diamonds are small. This, however, will probably not deter a rush of prospectors and promoters to the Olivine section. Could anything be more opportune for stock-selling purposes?

Warrants have been issued in Cobalt for the arrest of E. P. Kadlecik and M. W. Crane, brokers, until a week ago trading under the name of Kadlecik & Crane, in Cobalt.

It is alleged that the amount embezzled will be between \$4,000 and \$5,000, all in hundreds and from poor men.

BANK OF HAMILTON

Capital Paid-Up - \$2,500,000
Reserve and Undivided Profits - 3,000,000
Total Assets - \$5,000,000

TORONTO: 34 YONGE STREET.

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100 BRANCHES THROUGHOUT CANADA

Savings Bank Department at all offices. Interest allowed on deposits of one dollar and upwards at highest current rates, compounded half-yearly. Money may be withdrawn without delay.

We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

THE BANK OF OTTAWA

ESTABLISHED 1874.

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Branches at PORCUPINE, COBALT, HAILEYBURY.

Toronto Offices: 37 King St. East, Broadview and Gerrard, Queen and Pape, College St. and Ossington Ave.

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Member Montreal Stock Exchange

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GOING ABROAD?

IF SO
CARRY YOUR FUNDS
IN

TRAVELLERS' CHEQUES
ISSUED BY THE

Dominion Express Company

These Cheques are issued in denominations of \$10, \$20, \$50, \$100 and \$200, are self-identifying, and show the exact amount for which they will be honored in the various countries.

NO DELAY IN GETTING YOUR FUNDS

In addition to our regular list of bankers, all first class stores, hotels, railway and steamship companies cash them on presentation.

MONEY ORDERS AND FOREIGN DRAFTS ISSUED
PAYABLE ALL OVER THE WORLD.

Money Transferred by Telegraph and Cable to all Principal Cities

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Toronto City Offices — 48 Yonge St. and 1330 Queen West

A LEGAL DEPOSITORY FOR TRUST FUNDS

Compound Interest Three and One-Half per cent. per annum credited to all accounts.

ESTABLISHED 1888

CANADA PERMANENT MORTGAGE CORPORATION

Toronto Street, - - TORONTO

THE STERLING BANK OF CANADA

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Corner King and Bay Streets
Corner Adelaide and Simcoe Streets
Corner College and Grace Streets
Corner Queen Street and Close Avenue
Corner Dundas and Keele Streets

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Concerning Insurance



How to Renew Insurance.

Supposing your insurance to have been properly effected and to have run to the end of the term, the question of proper renewal must then be considered. If the insurance is on the mutual plan it is absolutely essential that the premium be paid in cash on or before the date of expiring. The special laws relating to mutual insurance make the non-payment of the premium when due an absolute bar to recovery until the same has been paid. If payment is not made the company may sue and collect and then may (but cannot be compelled to) reinstate the policy. On the cash plan the payment of renewal premiums on due date depends on the conditions and variations on the policy. Generally speaking, it is not safe to accept credit on insurance premiums. Never permit any agent to leave the renewal receipts or interim receipts or policies and say, as they frequently do, "I will call again." Insurance is a cash business, and few agents have authority to give credit. To credit an agent for the premium on his account is not payment.

It is a first rate idea to have all policies terminate on one or two dates only, and just before that date give all your insurance a thorough overhauling as to amounts, covering, etc. Just before your two busy seasons is the best time for that as you will probably secure sufficient protection to cover your excess stock. No policy should be renewed beyond three years. Three years ago but few companies issued policies without variations, now many do, and practically all good companies will on request. No dwelling policy five years' old is up to date. Fashions in insurance change with the years, and what was first class five years ago is obsolete to-day.

April 21st, 1911.

The Editor, Concerning Insurance:

Dear Sir,—The excellent articles which appeared in your paper during the past winter respecting insurance have been very widely discussed throughout the West, and particularly in this city. One of the parties who have taken a keen interest in it has recently taken out three policies of accident insurance covering manufacturers' employers' insurance and contractor's employers' insurance in the Maryland Casualty Company, and has asked us to secure for him an expression of opinion from some one thoroughly competent, as to the sufficiency and desirability of the policies offered. We shall be glad indeed if you will kindly let us hear from you in the matter.

Legal.

We have turned your communication over to the proper people. You will hear from them direct.

Galt, Ont., April 15th, 1911.

Editor, Concerning Insurance:

Dear Sir—Will you kindly advise me through your columns of SATURDAY NIGHT, whether in your estimation the Rimouski Insurance Company are a safe and reliable company in which to insure.

Reader.

Better get a confidential report.

61 Shaw st. Toronto, April 15, 1911.

Editor, Concerning Insurance:

My brother failed to meet his life insurance premium when it came due in the London Life Insurance Co., and wrote to the company wanting to drop his policy. They sent him a note to sign, of which the enclosed is a copy, and which he signed. He only showed me the note lately. I would have advised him not to sign it if I had seen it in time as I didn't like the last part of it. He has paid one year's premium, and the note is for the second year. He is unable at present to meet the note and wants to drop the insurance. Can they make him pay that note if he drops the insurance? Is he protected to the extent of his policy while note is in force? Enclosed is a letter he received lately. If he compromises as they state will he be protected by his policy?

H. P.

The company can make him pay the note. He is protected by the insurance policy for the period covered by the note. He bought and has secured protection and must pay for it. If your brother wants life insurance and can possibly meet the payments he will be wise to clean the matter up and continue the insurance. He can never buy insurance as cheap as what he bought when he was two years younger. The expense of getting the policy and the commission have been paid. He will save two years' premiums if a limited payment policy. Without wishing to boost any company, we state that on general principles no company can give you as good a contract as the one you bought two or three years ago from itself or any other company. Life insurance should be bought to stick.

Editor, Concerning Insurance:

I contemplate purchasing some life insurance, preferably on the limited payment plan, but as the leading company's agents here all claim their individual contract the best, I wish to get the opinion of "SATURDAY NIGHT" insurance expert in the matter. Personally, I like the looks of the London Life Insurance Company's contract, because its ultimate guarantees are higher than that of the others considered, but I want to know that it is all right before I go into it. If not, please recommend a good life insurance company.

"Anxious."

The company you mention has a good record. We recommend a limited payment, 10, 15 or 20 year life, with profits. When you get this straight forward contract, it is then only



Testing electric light meters at the Federal Government office in Toronto street.

a question of choosing a company with a successful and honest record, so as to insure a fair share of "profits." This company has given good results, and it came through the investigations of the Royal Commission very well indeed.

Winnipeg, April 17, 1911.

Editor, Concerning Insurance:

Dear Sir—Would you kindly let me know through your paper if The Union Life Assurance Company with head office, Toronto, is a good company to take out an endowment policy with, and oblige.

Yours truly,

J. S.

If the policy is an endowment without profits any company which shows a reasonable surplus to policyholders in the last Dominion Government report, will be satisfactory. If it is a policy with profits we should then advise getting a confidential report on the relative earnings of companies, etc. It would be out of our province to make comparisons through these columns, except as a general tabular statement, after the Government report of 1910 is issued.

The Executive Committee of the Retail Hardware Mutuals Association met at the Wellington Hotel, Guelph, on the 17th day of April. The subjects discussed were the formation of a Retail Hardware Mutual Fire Insurance Company and the organization of an insurance department to advise members on questions relating to insurance. The Insurance Committee consisted of Messrs. D. Brocklebank, chairman, Arthur, E. B. Westwood, Toronto; and Weston Wrigley, general secretary of the Association, was appointed, and the services of Messrs. Ross & Wright, insurance counsellors of Toronto, were secured to assist the committee.

Birds of a Different Feather.

The Editor, Saturday Night, Toronto:

Dear Sir—With reference to the articles in Saturday Night dealing with the Canadian Guardian Life Insurance Co., I should like if you would make it perfectly clear that there is absolutely no connection between that company and the Guardian Assurance Company, Limited, of London, England, which has been transacting fire business in Canada for over forty years.

I think it necessary to draw your attention to the matter, as in a letter signed by "J. C." which appears in your issue of the 22nd instant, he makes reference to the fact that he is one of the victims of the "Guardian Insurance Company," and as a possible injustice may be done to the company I represent through such a statement being allowed to pass uncorrected, I must ask you to publish this letter in your next issue, so as to remove any possible misapprehension which may have got abroad on account of your correspondent's remarks.

Yours truly, H. M. LAMBERTS, Manager.

Montreal, P.Q., April 24, 1911

Life Insurance.

IN order to sell life insurance, agents very generally make the endowment feature the strong feature of their "spiel." In other words, except in the case of the fraternal societies life insurance is sold as an investment. While there can be no question as to the beneficence of life insurance, and we hope to stand second to none as advocates of the business when conducted on honest lines, this practice of selling life insurance as an investment on general principles is not sound. No company can sell endowment insurance that will yield equal results with the same money deposit in the Post-Office Savings Bank, nor can it give equal security. But here we wish it to be understood that our objection ceases.

There are thousands whose habits of life from a financial standpoint is what may be called, and no unpleasant meaning intended, "hand to mouth"; their earnings are weekly or monthly salaries, or profits of a small business. There are others in occupations with great financial hazards who may fairly and honestly set aside in the day of prosperity a portion for old age, a portion which once set aside cannot be touched by misfortune. To such as these endowment insurance affords a means of saving that excels all others, because it combines preparation for the sea and yellow leaf of old age with protection for those dependent on their earnings, and who would be deprived of their means of support should death, the grim reaper, thrust in his sickle where the field seems green and flourishing. To those who have no family obligations, to those who have available funds to invest in stocks, bonds, etc., endowment insurance cannot be said to offer special inducements, but to the everyday worker, the endowment feature, which now attaches more or less to all life insurance company policies, should appeal as a duty he owes to himself as a provision for old age and to his family as a protection from want and as a provision for education.

Rio earnings for March were \$460,272 net. Gross earnings made by Rio for March amounted to \$67,963, an increase of almost \$100,000 over that of the month previous.

Shares of the Ontario Gold Fields Development Company, the Bewick-Moreing issue, have been placed on the London market and were traded in here at \$6.25, par being \$5.



THE attempt by the American Auto Press Company to increase its capital by \$2,000,000 met with a sharp rebuff from the stockholders who attended the meeting in New York called to authorize the increase. For a few hours the president, Mr. Koppell, heard some things from the indignant stockholders which was far from pleasant for any one of a sensitive temperament.

An attorney, who represented a stockholder, succeeded in blocking the move to increase the capital. He went so far as to threaten to call upon the court to enjoin the company from taking this action and insisted that a firm of chartered accountants be employed forthwith to make an exhaustive audit of the corporation's books.

The meeting virtually broke up in a small riot and nothing was done. The business for which the meeting was held was postponed for further consideration for thirty days.

In the meanwhile, if the dissenting stockholders will dig a little deeper they will, when they meet again, be even less inclined to authorize the increased capital which will only mean giving more large commissions to a few promoters so that they may buy more gasoline for their automobiles. —Financial World.

Is Your Fire Insurance Real?

AMONG the many interesting letters which the financial and insurance editor of World's Work is continually receiving from subscribers there was one not long ago in which the writer informed the editor that he did not know his business. The editor had expressed the opinion that fire insurance on property was almost an essential. The writer of this letter knew better. His judgment was based upon the following episode:

More than ten years ago, the town in which he lived was partially destroyed by fire. His house and store were burned. For twenty years he had paid fire insurance premiums, regularly, when they were due. When he was burned out he immediately presented his claim to the company.

This company had enjoyed a good reputation. It had always met claims promptly. It had been, in fact, the richest institution in the city, a pillar of strength. Unfortunately, however, a very large proportion of its business was in this one city, and, since it had been rather particular about its risks, the property which it had insured was largely in the business centre of the town, where the best buildings were located. This was the very heart of the fire.

The company was practically wiped out. It confessed its inability to pay claims, and went into bankruptcy. To make matters worse, most of its assets consisted of mortgages on property in the city itself, largely in the very area where the fire had occurred. Some of these mortgages were backed by insurance policies written by the company itself.

The writer of the letter was one of the victims. In the final settlement, he only got 12 per cent. of his loss, and he had to wait so long for that that a dealer in his line from an outside city came in and seized the trade before he was able to lift a hand. He lost his building, his home, and his business. From that day to this, he has carried no fire insurance. Instead he deposits a certain amount in the bank each year as a safety fund against loss by fire.

In this story there is a moral for the business man; but I do not think it upsets the theory that fire insurance is a good thing to have. Rather, it emphasizes the need of such insurance. It does, however, make it clear that if one is going to pay premiums on a policy at all, one ought to pay on a policy that cannot be invalidated by a single fire or a single catastrophe.

In technical circles, they call this element of safety "distributed liability." This means that the risks of the fire insurance company are scattered widely over the country or over the state, so that no single fire could destroy any large proportion of them. It is the old proverb of the eggs and the basket again—so simple that people hardly think of it.

Maybe the company that has been getting your premiums for the past twenty years is no better than his. Lock into it and see. There are dozens of fine little concerns writing fire insurance in various corners of the country whose risk is not distributed at all. In a recent investigation which this magazine carried on to answer a question, one company was found with 85 per cent. of its insurance in one small city; and nearly 80 per cent. of its investment similarly localized. That insurance company would make a first-class fire itself. Yet it is clean and solvent and honest; and I should not care to name it in public. There is something foolish, however, about the law that permits it.

Let us draw upon ancient history for the most complete illustrations of this point. I quote from an address by Mr. R. M. Bissell in the "Yale Insurance Lectures," of 1903-1904:

By 1835 there were twenty six local stock companies in New York City, besides others located at interior points, and a considerable number in other states; also a large number of mutual companies doing, for the most part, a purely local business. In December of that year came the first great conflagration and destroyed property to the value of twenty million dollars in New York City.

Of the twenty-six local companies, all but three were bankrupted; also a large proportion of the companies from other states doing business in New York.

In 1845 another conflagration occurred which destroyed, virtually, all the mutuals doing any considerable business in the city and a large proportion of the recognized or new stock companies. The necessity for the broad and stable foundation afforded by a widely distributed liability had not yet been learned.

In October, 1871, came the great Chicago fire. By this fire sixty-eight companies were ruined. The losses incurred by fire insurance companies amounted to \$91,300,000, of which about 52 per cent. or \$50,100,000 was paid, leaving the balance of \$41,000,000 which fell on policyholders. The unwisdom of relying upon the promises of indemnity offered by companies doing business in a restricted field is shown by the fact that twenty-two Illinois companies, seventeen were put out of business by this fire, and Illinois companies as a whole paid but 15 per cent. of their losses. At the same time, more than fifty Eastern companies and six foreign companies paid the entire amount of their losses.

Similarly, the Boston conflagration wiped out twenty-two Massachusetts fire insurance companies. Coming down to more recent years, the results of the Baltimore and San Francisco fire will repay a little study. The public has not yet wholly learned the real lesson of safety in the matter of fire insurance. Luckily, however, the great majority of the larger fire insurance companies have learned their lesson well. Therein is a measure of safety.

The business of fire insurance, however, is unsafe. If it were not so serious a matter, the prospectuses of the dozens of new fire insurance concerns that have been floated in the past two years would be one of the most colossal financial jokes of an era full of unholy jests in this line. Nearly all these prospectuses pick out half a dozen of the big and successful fire insurance companies, and use them as an argument why the public should take stock in the new concern.

They forget to state, also, that more than sixteen hundred fire insurance companies have either retired or been wiped out in the history of this business in this country—quite a mortality list when there are only about six hundred remaining in business. To emphasize this point, the absurdity if not criminal misrepresentation of most of the claims that the promoters make—the accompanying chart is taken from a pamphlet published by the Spectator Company a short time ago.

Such an exhibit ought to speak for itself. It speaks, however, of only one element of safety in the matter of fire insurance. That is the choice of your company. Pick out one—there are many—that has its risk well distributed; or pick out several, if your risk is big enough, and let each of them be on the "well-distributed" class. Above everything else, do not contribute premiums to a

Nervous Nova Scotia.

Nova Scotia Cobalt Mine has passed a good night, and the anxious Scotia family is of the opinion that with care the patient may pull through.

The last annual statement showed that complications had set in, extreme dryness of the veins and a general tendency to pinch out characterizing the state of the property. The deficit for the year was \$64,258, making a total deficit to the end of 1910 of \$235,064. But from Nov. 1, 1910, to March 1, 1911, Scotia rallied and shipped \$100,000 worth of ore, which took a large chunk out of the total deficit. With the coming of spring, there is hope that the condition may materially improve.



fire insurance company that has most of its risk in your own town, and most of its assets tied up in local securities or mortgages. In such a case, you are really insuring the fire insurance company, instead of vice versa.

Above everything else, do not be a lamb and place your policy with a company that sells you insurance with one hand and a nicely printed certificate of stock with the other.—World's Work.

All-British Shopping.

THERE are two distinct aspects of the All-British Shopping Week. One is wholly good; the other, with all respect to those who differ from us, is somewhat foolish. Let us deal with the latter first. Some of the authors of the scheme for the All-British Shopping Week seem to have been inspired by the idea that in some way it is possible for British people to transfer their custom from foreign to British goods, and that a net gain to the British nation will necessarily ensue. The idea shows so complete a misunderstanding of the essence of international commerce that it is difficult to see how it can have gained even temporary credence. The Tariff Reformers themselves recognize that ultimately the only way of settling international purchases is by an exchange of goods for goods. If, therefore, English women buy French chiffons, sooner or later some British goods will be sent out of the United Kingdom in payment for these French goods. The British goods may not go direct to France; they may go to India or to China or Peru, and the Chinese or Peruvian goods, in turn, may go to Russia or Germany, but finally some goods will find their way back to France, perhaps through a series of half a dozen exchanges, to settle the exchange which began by the English woman's purchase of French chiffons. It follows that if the English woman decides that she will buy English instead of French chiffons, English goods which would have gone to pay for her French purchase will no longer find a market, and the country will lose the amount of business to make up for the business gained by the transference of this woman's custom from France to England. There is no net gain; there is simply a transference of national industry from one kind of activity to another kind of activity. Of course it may be argued that it is better for English energies to be devoted to the production of chiffons for the English market rather than to the production of calico for the markets of India or China; but that is a proposition which few people would care to advance, and which no one is capable of proving. The class of labor involved in the production of calico does not so appreciably differ from that involved in the production of calico as to enable anyone to say that one is more desirable nationally than the other. Moreover, since there is already established an export trade in calico which is partially counterbalanced by an import trade in calico, the probability is that this distribution of British activities possesses economic or other advantages, or else it would not have come into existence. There is consequently a *prima-facie* case against any attempt to alter it.

So far, then, as the All-British Shopping Week rests upon the delusion that a nation can sell without buying, there is nothing to be said in defence of the scheme. There is, however, another and a completely different aspect of the All-British Shopping Week. In effect, the week just ended has furnished a gigantic advertisement for certain classes of British goods. It has brought home to many English people the interesting fact that some of the finest fabrics which they imagine could only be produced in France, are really manufactured in England. That is all to the good, for it may have the effect of destroying a delusion which tends to depreciate the value of English wares.—London Spectator.



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The Government's Sinking Fund

By H. M. P. ECKARDT

IN his recent budget speech, Hon. Mr. Fielding again referred to the Government's intention of attaching sinking funds to such loans as the Dominion may in future negotiate. His reference to this subject serves to commit the Government definitely to the policy of maintaining a sinking fund. For some little while certain financial authorities in Canada have been urging the adoption of this policy, or rather a return to the policy. The Finance Minister has found that the attachment of sinking funds to some of the loans negotiated long ago made the task of meeting the loans much easier. For example the budget speech contained a reference to the loans which matured in 1910 and a description of the manner in which they were dealt with. On January 1st, 1910, a loan of \$31,356,595 had to be provided for. The Minister redeemed \$11,915,343 in cash; bonds amounting to \$8,990,771 were converted into the 3½ per cent. loan 1930-50; bonds amounting to \$9,603,597 were held in the sinking fund and cancelled; and a further amount of \$846,883 was held in investment account and cancelled. The existence of this sinking fund of nearly \$10,000,000 made it a much easier task to provide for this loan.

Mr. Fielding explained that the return to the sinking fund policy was purely voluntary and that it was not decided upon as a result of intimations received from Canada's London bankers. Quoting from his speech: "There was no particular demand for this from the money market. I have, no doubt, we could still have obtained our loans without sinking funds, but I am of opinion that even from the money market point of view it was well that we should restore the policy of earlier years and attach sinking funds to our loans." The inference here is that when Canada goes into the market to borrow four, or five, or six million pounds, there will be a better response from the investing public if the loan carries a sinking fund, and perhaps the bankers and underwriters would take such a loan on a fractionally lower interest basis.

Of course one of the considerations bearing upon the matter is that relating to the spreading of the burden of repayment. In the case of a loan which runs 50 years without a sinking fund provision, it may develop that a generation of the people would derive substantial benefits from the expenditure of the proceeds of the loan and that they would leave for the succeeding generation the entire duty of repaying the loan. Usually the proceeds of important loans negotiated by Canada are expended in durable works. The great canal systems and railway systems may long outlast the currency of the bonds issued to pay for them. By means of the sinking fund provision a slow but steady redemption of principal begins

with the first interest payment on the bonds. Thus if the sinking fund calls for one-half per cent. per annum, in twenty-five years one-eighth of the sum originally borrowed is provided for—this without taking account of the accumulation of interest. And if the sinking fund payments are faithfully continued for fifty years, one quarter of the loan will be taken care of by the payments; and, allowing for the accumulation of interest, a considerably larger proportion will be covered.

In considering sinking funds established voluntarily by governments it is necessary to take account of the possibility of the funds being discontinued temporarily or completely. Thus the heavy financing incidental to the Boer War caused the British Government to suspend temporarily the operation of the sinking fund pertaining to the British National Debt. And when the government of any country finds itself hard pressed for funds the temptation to suspend or do away with the sinking fund payments will present itself. If Canada should face a situation of this kind in the future a great deal will depend upon the character and strength of the man who then occupies the position of Minister of Finance.

One of the striking features of Canadian Government finance of the past five or six years is the large amount of expenditure upon durable public works made out of current revenue. We may be disposed to question the wisdom of charging capital account with some of the governmental expenditures under that head. But the National Transcontinental is certainly a valuable asset. What is expended in acquiring that is most properly a charge against capital account. It is noteworthy that a large proportion of the total cost has been provided each year out of current revenue. Thus in the fiscal year 1909-10 the expenditure on the big railway scheme was \$19,968,000. The addition to the public debt was \$12,338,267. And in the fiscal year 1910-11 the expenditure upon the project was \$24,000,000 and the addition to Canada's debt was but \$8,900,000. In the last two years the Dominion spent upon the railway about \$44,000,000 and the public debt increased \$16,238,000. It is plain from this that the present generation is doing its share of the work of paying for this particular public property. We may even assume that owing to its being a government work the cost of building the road is heavier than would be the case if the C.P.R. or the C.N.R. were building it. Even so the country is each year acquiring in its railway property an asset far exceeding in value the addition to the national debt. It will not be in the power of the next generation of Canadians to claim that an undue share of the cost of the transcontinental railway has been left for them to pay.

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Instructions.

1910 Coal Output of Nova Scotia.

COAL production in Nova Scotia for the year 1910 amounted to a total of 5,477,146 tons, being an increase over 1909 production of 281,183 tons. Colliery consumption accounted for 515,720 tons. The protracted strike at the plant of the Cumberland Railway & Coal Company was responsible last year for a decreased output in Cumberland county. 277,862 tons were mined as against 542,040 for the year before. The Maritime Coal, Railway & Power Company was the chief producer having raised 161,843 tons. Pictou county produced 629,599 tons, the greatest producer being the Acadia Coal Company and the Intercolonial Coal Company. Inverness county 364,104 tons were raised of which the Inverness Railway & Coal Company contributed 277,257 tons and the Port Hood-Richmond Railway & Coal Company the balance. The output of Cape Breton county was 4,205,131 tons, which is a considerable increase over

that of 1909, when 3,634,392 tons were raised. The great bulk of this tonnage was raised by the Dominion Coal Company, with 3,244,754 tons, and the Nova Scotia Steel & Coal Company with 836,348 tons. Over eleven thousand persons were employed in the industry during the year.

Out in Oklahoma the one-time national banks are making a rush to get back the charters they surrendered to become State institutions. The Comptroller of the Currency is approving the applications as fast as possible, and now more than seventy banks have returned to their original form. All the State banks, whose condition is good enough to pass muster, says report, are enrolling as national institutions. The natural result is to leave in the State organization a great number of comparatively weak institutions whose burden will have to be born under the guaranty plan of which so much was made by the few strong State banks remaining loyal to the "Oklahoma idea."

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BY AUGUSTUS BRIDLE

No. 17.—ZEBULON A. LASH, Anti-Reciprocitarian

ZEBULON AITON LASH was born in Newfoundland. He is now president of the Canadian National League, which up till a week or so ago was known as the Anti-Reciprocity League. When a Newfoundlander has a conviction he is ready to fight for it. Mr. Lash is as earnestly opposed to any way, shape or manner of reciprocity with the United States as though he were still a citizen of the little island colony which at present doesn't seem to care a codfish for any form of continentalism, even union with the great semi-continent known as Canada, of which Mr. Lash is one of the most distinguished public men.

The president of the Canadian National League and former chief counsel for the Canadian Northern Railway is probably an Imperialist. He believes in the British connection. He advocates fiscal independence. A few weeks ago he was party to one of the smartest epistolary effusions ever front-paged in *The Globe*. Mr. P. C. Larkin was at the other end of the circuit. He was much in earnest. So was Mr. Lash. But Mr. Lash was also sarcastic, and rather heavily playful. He was trenchantly brief, accusing Mr. Larkin with insincerity. The correspondence made good reading and inexpensive copy for *The Globe*. It seems to be all over now.

But Mr. Lash is not by any means all over with his "anti-continentalism." He is merely beginning to begin. Within a few days—perhaps this week—the first pamphlet of the National League will be in circulation. Whatever it contains will be the concrete opinion of Mr. Lash, who in this battle of words and ideas is as much at home as though he held a brief for a big corporation whose interests were being assailed by a government or members of Parliament.

But it must not be imagined that Mr. Lash is at all anxious for any sort of advertising out of this disinterested campaign. In fact, he hates publicity. You may want to ring up Mr. Lash at his house; but in the telephone book the street number of his house does not appear. Off-hand, supposing him to be like most other millionaires in the matter of houses, you might expect to find him on one of the most fashionable streets, out in Rosedale or somewhere up on the hill. But not so. Mr. Lash lives very unostentatiously within a hop-step-and-jump of Yonge street, on the north side of Grenville; and one might pass the house every morning for a year without noticing that it is at once one of the most retiring yet most unusual houses in Toronto.

THE house somewhat expresses the man. It might be taken for a deaconess' home, once upon a time the residence of a well-known family. Jammed up against a new apartment house, it fronts abruptly on the sidewalk. The door is reached by a high staircase within an iron paling. Vast verandahs encircle the lower rooms, and a balcony looks out over a side lawn decked with two or three fine old trees. At the rear the house merges into what looks like the stables. A series of dormers jut out from the roof. The whole thing is a sullen, determined dark red; absolutely devoid of mere decoration; the expression of some architect who long ago believed that when a man gets home he should be as far as possible away from the world; and in those days Grenville street was almost in North Toronto.

There is no other millionaire's home quite so near the centre of a busy city; none more unobtrusive yet old-fashionedly dignified. It stands in a boarding-house district; and a few blocks west fronting on the same street is the fine old home of Senator Jaffray, who does not agree with Mr. Lash on matters of reciprocity. It would be hard to find a house more fundamentally sincere in its architecture than No. 18 Grenville. And in many respects the place expresses the owner.

A shortish and stocky man; rather quick in his movements; square of jaw and sharp as a steel trap in delivery, Mr. Lash has never known what it was to effect a pose. In some respects he is an aristocrat. He is no man for a hustings; though whenever he goes on the platform he stands and delivers as solidly as ever did D'Alton McCarthy. Of course, he is primarily a counsel. In most respects he is a great lawyer. Like the Hon. David Mills, he has made a hobby of constitutional law. For six years he was Deputy Minister of Justice in Ottawa. Most of

the rest of his career since 1868 he has lived in Toronto. At first in that year he was member of the firm Beatty, Chadwick & Lash. Three years after he ceased to be Deputy Minister he was made a Q.C. by the Marquis of Lorne. The following year he was counsel for the Dominion of Canada in a somewhat celebrated case before the Judicial Committee of the Privy Council.

In 1882 Mr. Lash became a partner of the famous Blake brothers, Edward and S. H. No man could be partner of a firm with either Edward or Samuel Blake without being possessed of ideas. For years the name of Lash has been a sort of significant commentary on the name of Blake. The young law student at Osgoode Hall made a fetish of the name. University students knew it—as the name of a man with much learning. Bankers have known it as the name of a man with financial ideas.

Mr. Lash is and has been a solicitor for a good many kinds of corporations, including the most occult of all, the Canadian Bankers' Association. He does not believe in the autonomy of banks. He believes in financial federalism, and he is well able to show why. Mr. Peter Ryan may have his opinions about the branch bank system; but he is not more emphatic in what he thinks than Mr. Lash who has been studying the philosophy of the Canadian banking system almost since it was established. No doubt Mr. Lash believes, as does Sir Edmund Walker, that reciprocity in money with the United States or with any other part of the world is a good thing for Canada. But to any other form of reciprocity he is unalterably opposed.

MAINLY, Mr. Lash is a conservative force. He is one sort of man that a country so young as Canada profoundly needs. We can't all be opportunists. Here and there we must have a man who believes what he believes, whether it hurts or helps his business to say so. Of course, Mr. Lash is in no danger of becoming a bankrupt because he opposes reciprocity, even though some of the interests with which he is directly connected in a legal capacity would be benefited by reciprocity or imagine they would. He sees a grave danger in mere commercialism; the kind that would base an Imperial tie upon a mere zolverein. He advocates—some sort of sentiment. Probably he believes that back of any sound Imperialism there should be a constructive idea. So much for the intellectual and ethical side of the case.

The difference between Mr. Lash—and the politicians—is that the latter don't always correlate all the tendencies. He looks back upon an empire established by force of arms and by the obtrusion of civilization-ideas—not primarily by commerce. This is good. Even Kipling has gone out of his way to glorify trade as a bond of empire. He did so in Canada. The president of the Canadian National League also believes in the east-and-west lines of force across Canada. He was a young lawyer when Confederation became a fact. He was probably impressed with the great idea; all the more forcibly as he came from Newfoundland.

Well, the east-and-west idea ruling out Jim-Hillism and what was once Wimanism and the doctrines of Mr. Goldwin Smith has come to have a profound significance in trade. It means transcontinentalism. In 1885 it meant C.P.R. In the first decade of "Canada's century" it meant also C.N.R. and G.T.P. The Toronto News accuses Messrs. Laurier, Fielding and Paterson of going back on transcontinentalism as expressed by the G.T.P. in order to get continentalism which may mean a form of Jim Hill. This is said to be inconsistent. But Mr. Lash is not inconsistent. He is a director of the Canadian Northern Railway, which is one of the east and west bonds of empire, a railway which has been built by British capital and Canadian brains, of which that of Mr. Lash has by no means been least. He was interested in the cross-continent value of the C.N.R. almost as soon as was Sir William Mackenzie or Sir Donald Mann or the Canadian Bank of Commerce. He is still interested. Other corporations with which his firm have to deal may be favorably affected by reciprocity and inclined to think Mr. Lash very indiscreet in founding the Canadian National League. Let them stew. Mr. Lash is too big a man to be governed by lesser interests. He has the grand idea. He has the convictions to help carry it out. Though a very busy man, he has time to take some leisure for that particular form of public service. In so doing he is at least unselfish.

This is well. When it comes to toss-up between one idea and a bigger one—choose the bigger. Mr. Lash has it. He intends to stick to it. "What we have we hold" is not merely British. It is also Canadian. Only what we have now may be twice as big soon. Canada of to-day is a bigger fact than the Canada when Mr. Lash went into law; a bigger Canada than it was when he became solicitor for the second transcontinental railway and the Bankers' Association. If Mr. Lash and the Canadian National League have their way, Canada will be a much bigger fact among the nations than she ever could be by letting the United States act as though they expected that reciprocity with Canada in raw materials would lower the cost of living in the Republic.

Besides—what have we to do with the cost of living in the United States? Most of it is high enough here. Anyway, it looks like a political manoeuvre of President Taft.

And if it does come into force—well, Mr. Lash knows better than the writer of this what the effect may be. Meanwhile, he keeps his telephone number out of the 'phone book and helps to boss the Canadian National League.

Can the N. Y. Stock Exchange Come Back?

(From the Financial World).

EVERYWHERE throughout the financial district of New York City may be heard in private a discussion of the question raised pathetically in a transparency carried in a Stock Exchange procession on the Exchange

during the 1910 gambol on the board: "Can the Stock Exchange Come Back?" The query, half jest and half serious, has now become a grim, tragic reality. A canker is eating at the vitals of the New York Stock Exchange, but there seems to be no vital force strong enough and brave enough to arise and begin a war on the system which has brought the Exchange to its present low and humiliating status.

The public has resolutely turned its back on this great and convenient means for the trade in the securities of all the leading corporations in the country and the great organizations of Stock Exchange houses, with their vast corps of clerks, system of private telegraph wires and branch offices throughout the country are languishing and pining away under an enormous load of expense while doing about one-tenth the business necessary to keep above water. Cotton Exchange members have been chafing under something of the same diminishment in business, and at a recent meeting of the members one was so bold as to say that he believed the cotton Exchange was going back because a clique ran the Exchange to suit themselves. No similar individual has been found on the Stock Exchange brave enough to speak the truth. There is no avowal of clique operations on the Stock Exchange, save in secret, and it is whispered, lest some lynx-eye governor or an underling of his overhear the treasonable utterances and transfix the luckless varlet instantaneously. The governors of the Exchange sit mute or talk airily of the trouble being due to the failure of the Supreme Court to hand down the decisions in the trust cases, and asserting that we will be enjoying a boom soon which will make all the protestants and kickers cease their croaking and the old time prestige and prosperity will return.

These men knew in their own secret hearts that this talk is for outward display only. They do not believe it themselves, because they know the exact cause of the trouble. Their own household needs the revivifying force of a spring housecleaning, but they have lived so long amidst the dirt of manipulative pools, rigged pyramids of dishonest stock waterings and under the favor of powerful and tricky syndicates whose bidding they have blindly obeyed, that they cannot come to realize that there is any stigma whatever attaching to them. Blame Washington, accuse Congress, drag in the muckrakers and brand them as the guilty persons who have pulled down the prestige of the Stock Exchange, but touch not one single plank in the system so long in vogue to gather in the capital of the country and exploit those who have had the temerity to trust in the good faith and honesty of the Exchange. Thunder at every assailant of the Exchange, but hands off the little clique of Governors which has been made self-perpetuating by the use of just such methods in Exchange politics as has brought the present discredit on the organization.

There is nothing the matter with the New York Stock Exchange and the great majority, the vast majority, of its members. They are honest and law abiding, though weak. Their weakness lies in permitting the governors to tolerate all the old abuses which were real, and making a great parade of a few reforms, excellent in themselves, but still lacking the essentials to make the Exchange what it ought to be: a great institution, enjoying a widespread, popular confidence in its integrity and fair dealing. Until the honest members bestir themselves to clean out the cankers which still cling to the Exchange like barnacles to old hulks, so long will the Stock Exchange remain under the popular ban and disfavor.

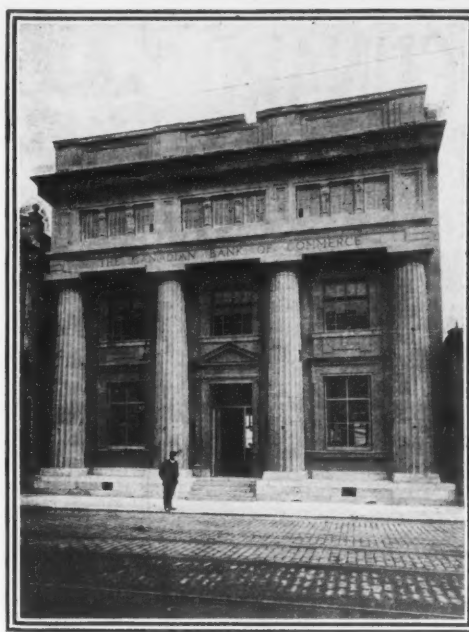
PRACTICAL POLITICAL ECONOMY

(Continued from page 5.)

ties (584) there were in 1910 fifty-two socialists, while a large number of the radical members stand in more or less close alliance to the socialist group. At least two socialists have been members of the changing cabinets of France, and on the fall of the Clemenceau Ministry in August, 1909, Mr. Briand, a former leader of the socialists became Prime Minister.

THERE is a powerful and growing socialist party in each of the other leading countries of Europe. In the Austrian elections of 1907, 87 socialists were returned to the Lower House in place of the 11 previously there. The Italian general elections of March, 1909, showed a notable socialist gain. The representation in the Italian Chamber of Deputies now includes 42 socialists, although, as in France, socialism and syndicalism are at war with one another. Finland has 83 socialists in a House of 200. Switzerland had 7 socialists in 1910 in its National Council. Even in Spain socialism is making headway against a clerical and reactionary government, while in Russia not even the Iron hand of autocratic tyranny can arrest its forward march. Four per cent. of the members of the Russian Douma are socialists.

In Great Britain socialism has been definitely organized since 1880, when the Socialist Democratic Federation was founded. Under its own name it has not as yet made



BANK OF COMMERCE, FORT WILLIAM.

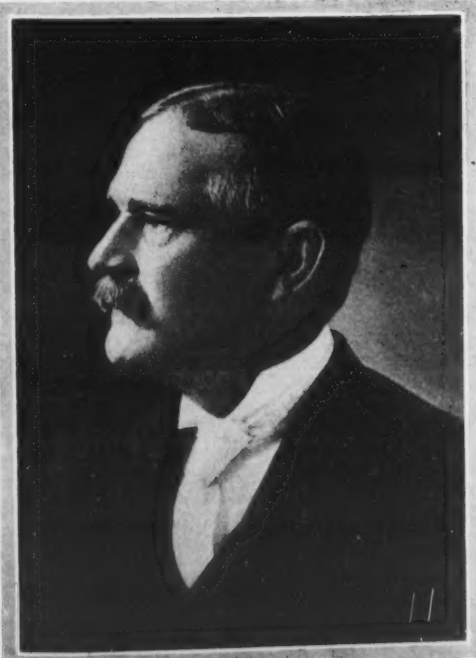
This new building, recently opened, is significant of the development of Fort William, which now boasts several handsome bank buildings.

very great political progress. To the ordinary British working man the word socialist was tainted with the flavor of continental revolution and the blue ruin of the Anarchical Terrorist. But the present Independent Labor Party forms the extreme wing of the general radical body organized for parliamentary representation under the name of the Labor Party, and although forming only a minority of the larger body is the governing factor in its policy. In the British Parliament of 1910 the total labor representation included 50 members.

As in other countries the British socialists are divided. The Social Democratic Federation, mentioned above, does not act in alliance with the Independent Labor Party, and has no representation in parliament. It stands for uncompromising socialism of the Marxian type. Outside of both the organizations mentioned above is the body called the Fabian Society, founded in 1884. The aim of this body is to move gradually, to attempt nothing in the way of revolution or even of immediate interference with the existing state, but to gradually educate public opinion and to prepare the way by the slow degree of wholesome change towards a later reconstruction of society. Many well known persons who are, or who have been members of the society may be mentioned: Mrs. and Mr. Sydney Webb, Mr. G. B. Shaw, the talented playwright whose erratic genius and brilliant, if ungoverned, sarcasm make him a terror to his enemies; and the scientist-novelist, Mr. H. G. Wells, better known, perhaps, for his intimacy with the manners and customs of the Martians than for his fame as a socialist.

To the United States Socialism came as an imported product, brought over with the refugee patriot of Germany and the embittered emigrants of the down-trodden classes of Europe. It has not, therefore, as yet made the same headway in that country as in the Old World. And naturally enough, in the rural districts has made no headway at all. In the great cities and in the mining centres, however, socialism is gathering an increasing number of adherents. The American Socialists are divided between the Socialist Party, so called, and the Socialist Labor Party. Both of these aim at the final elimination of individual competition and the creation of a co-operative commonwealth. Both of them claim that the present system involves the plundering of the working class by those who hold the favored position of being capitalists, but the Socialist Labor party, while calling upon the wage workers of America to organize into a class-conscious body for the extinction of the present system, wishes apparently to stay its hand until it can overthrow the present social system with a single blow. On the other hand, the Socialist Party asks for immediate reforms as a preliminary to its final conquest. It demands the extinction of inheritance taxes, gradual income taxes, the use of the referendum, and improved factory laws prohibiting the labor of children, government ownership of transportation, and other demands put forward in common by various radical parties. In the Presidential election of 1908, the candidate of the Socialist Party, Mr. Eugene Debs, obtained 420,793 votes, and the candidate of the Socialist Labor Party only 13,825 votes.

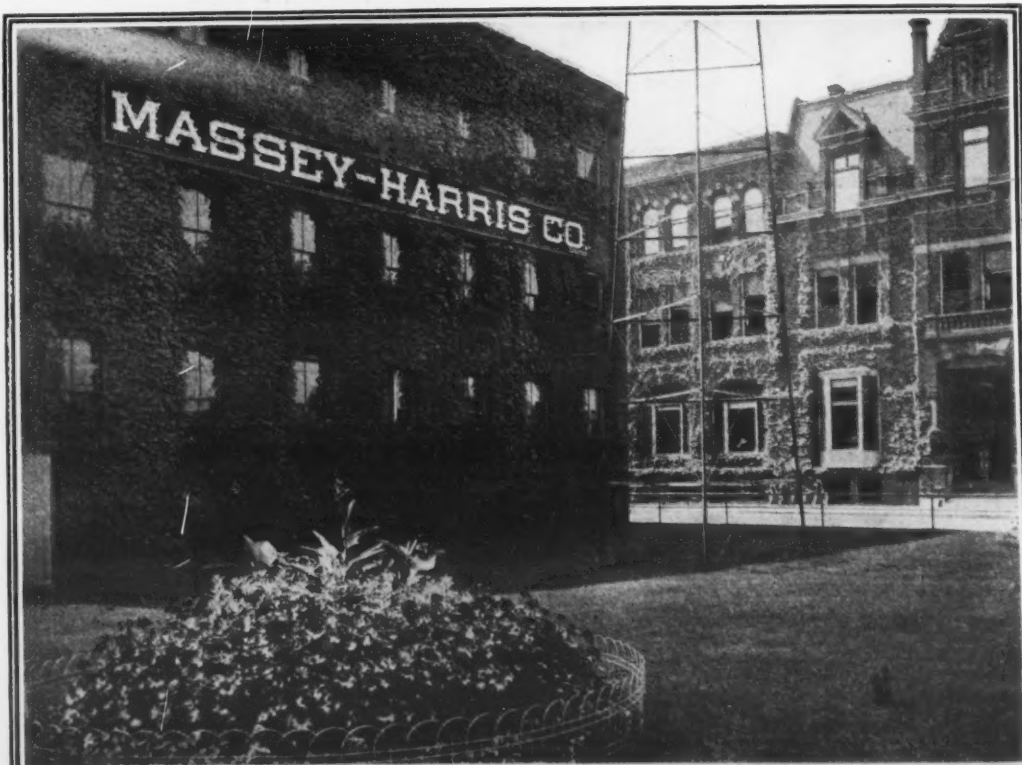
Amalgamation has been completed of the Maritime Lumber Company with the Nagle Lumber Company, the new company having a capital of \$300,000. Thomas Nagle will be general manager.



WILLIAM A. DAY.

The new president of the Equitable Life Assurance Society. He has been acting president since the death of Paul Morton.

American Press Association.



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TAPE OF THE TAPE

Record of the Market Fluctuations of Canadian Stocks for the day, with High and Low a year ago. Inactive Securities.

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.	High	Low	Ask	Bid	Wednesday, Apr. 26.
100	180,000,000	55,616,666	176,333,583	3,244,539	Transportation	202	Nov.	177	Jan.	225 1/2	225
100	12,500,000	1,500,000	2,890,000	625,518	Canadian Pac. Ry.	70	Dec.	40 1/2	July	70 1/2	70
100	3,500,000	500,000	800,240	1,818,408	Detroit United	31 1/2	Oct.	64 1/2	July	82 1/2	82 1/2
100	4,400,000	500,000	800,240	1,818,408	Dul. Sup. Trac. Co., com.	132	Dec.	117	July	143	143
100	7,463,703	5,000,000	8,627,731	1,024,465	Havala Electric	95 1/2	July	93	Aug.	95	95
100	7,463,703	5,000,000	8,627,731	1,024,465	Do, pref.	94 1/2	June	92 1/2	Aug.	93 1/2	93 1/2
100	7,594,500	4,552,600	24,306,813	1,400,427	Hilsons Trac. pref.	94 1/2	Jan.	82 1/2	Nov.	93 1/2	93 1/2
100	15,000,000	3,073,400	2,691,338	1,707,365	Mex. N. W. Ry.	59 1/2	Mar.	46 1/2	July	53	53
100	11,487,400	15,087,500	61,674,188	2,691,338	Mexico Tram. Co.	127	April	117 1/2	Aug.	124	124
100	20,832,000	10,416,000	10,416,000	2,691,338	Min. St. P. & S.S.M.	145 1/2	Mar.	114	July	138	138
100	10,000,000	4,421,863	4,421,863	1,707,365	Montreal Street	254 1/2	Mar.	213 1/2	July	230	226
100	1,000,000	13,034,000	1,074,812	60,338	Northern Nav.	122	Jan.	104	July	124	124
100	9,000,000	2,941,500	142,380	1,707,365	Northern Ohio Trac.	40	Aug.	33 1/2	July	43 1/2	43 1/2
100	13,000,000	500,000	2,941,500	142,380	Porto Rico Ry. Co.	54	Sept.	37 1/2	Aug.	42 1/2	42 1/2
100	9,500,000	2,500,000	2,500,000	1,707,365	Que. R.L. & P. Co. com.	61 1/2	Nov.	34	Mar.	64 1/2	64 1/2
100	3,132,000	1,162,700	378,700	1,707,365	Richelleu & Ontario	95	Jan.	72	July	122	122
100	37,500,000	40,336,323	1,707,365	1,707,365	Rio de Janeiro	106	Oct.	87 1/2	Jan.	106 1/2	106 1/2
100	850,000	6,000,000	149,845	1,707,365	St. L. & Chi. S.N. Co.	119	Jan.	97 1/2	Dec.	97 1/2	97 1/2
100	10,000,000	13,257,000	2,597,507	1,707,365	Sao Paulo T.L. & P. Co.	153	Sept.	135	July	164 1/2	164 1/2
100	13,875,000	13,257,000	2,597,507	1,707,365	Toledo Ry.	125 1/2	Jan.	110 1/2	July	129	129
100	8,000,000	2,826,200	3,033,000	304,456	Tri-City, pref.	99	May	84	Mar.	99	99
100	20,100,000	3,000,000	19,503,000	325,988	Twin City, com.	117	Jan.	103	July	109	108 1/2
100	6,000,000	1,434,602	1,434,602	1,434,602	Winnipeg Electric	190 1/2	Sept.	176	July	215	215
100	12,500,000	3,649,000	3,293,258	3,293,258	Telegraph, Light & P.	148	Mar.	141	Sept.	146	144 1/2
100	4,000,000	50,000,000	823,459	823,459	Consumers Gas	207	Mar.	195	Sept.	195	194
100	41,350,400	50,000,000	903,766	903,766	Mackay, com.	97 1/2	Oct.	78 1/2	July	91	90
100	13,585,000	2,400,000	20,000,000	663,854	Mackay, pref.	78	Jan.	67 1/2	Aug.	95	74
100	17,000,000	10,107,000	2,042,561	2,042,561	Mex. L. & P. Co. com.	103 1/2	Oct.	66	Jan.	95	84
100	1,500,400	8,345,500	450,635	450,635	Montreal Power & Co.	131	Sept.	109	Jan.	152	151 1/2
100	4,000,000	1,000,000	1,036,788	1,036,788	Ottawa W. & P. Co.	111 1/2	Sept.	109	Jan.	113 1/2	113 1/2
100	4,000,000	1,000,000	1,036,788	1,036,788	Toronto El. Light	123 1/2	Nov.	109	Sept.	133 1/2	133 1/2

Par Value	Capital Stock	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1910.	High	Low	Ask	Bid	Wednesday, Apr. 26.
243	4,866,666	2,530,666	294,944	Banks	151	April	145	July	222	221
100	4,000,000	2,000,000	310,204	British North America	215 1/2	April	196	Jan.	240	240
100	3,000,000	2,250,000	145,038	Commerce	240 1/2	Jan.	231 1/2	Dec.	240	240
100	2,680,560	3,000,000	192,810	Dominion	168 1/2	Dec.	160	Feb.	173	173
100	2,500,000	2,500,000	15,041	Eastern Townships	208	Feb.	196	Sept.	203	203
100	5,597,441	5,597,441	99,297	Hamilton	167	Nov.	142	Aug.	180	180
100	6,000,000	4,900,000	99,297	Hochelaga	210	Mar.	192	July	231 1/2	231 1/2
100	1,000,000	1,250,000	104,636	Imperial	212	April	204	July	209 1/2	209 1/2
100	14,000,000	12,000,000	961,789	Metropolitan	259 1/2	April	243	Aug.	258	255
100	2,000,000	1,200,000	26,014	Montreal	273 1/2	June	266	Nov.	263	260
100	774,300	1,380,025	14,865	National	285 1/2	April	270	Aug.	273	270
100	3,000,000	5,500,000	117,938	New Brunswick	212 1/2	Nov.	200	Jan.	218 1/2	218 1/2
100	2,500,000	1,250,000	50,580	Nova Scotia	135	Nov.	122	July	138 1/2	138 1/2
100	2,500,000	1,250,000	50,580	Ottawa	22 1/2	Oct.	21	Nov.	239	239
50	2,000,000	2,400,000	54,074	Quebec	232 1/2	Jan.	219	Nov.	225	225
100	4,000,000	4,750,000	194,777	Royal	220 1/2	Jan.	209 1/2	Nov.	214	214 1/2
100	4,354,500	2,200,000	102,443	Standard	147	Mar.	141	Sept.	144	144
100	4,000,000	2,400,000	28,676	Toronto	150	Dec.	139 1/2	Jan.	150	150
100	4,000,000	2,400,000	28,676	Traders	150	Dec.	139 1/2	Jan.	150	150
100	4,000,000	2,400,000	28,676	Union	150	Dec.	139 1/2	Jan.	150	150

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.				Wednesday, Apr. 26.	
						High	Low	Date	Date	Ask	Bid
100	8,125,000	1,875,000	7,500,000		Industrials and Miscellaneous	35	Feb.	9	Sept.	11 1/2	10 1/2
100	8,125,000	1,875,000	7,500,000		Amal. Asbes. Corp. com.	98	Feb.	50	Sept.	48	48
100	3,000,000	1,000,000	510,000		Do, pref.	98 1/2	June	15	Nov.	13 1/2	13
100	750,000	750,000	49,000	61,588	Black L. Cons. Ash. com.	29 1/2	Jan.	57 1/2	Sept.	116	115
100	750,000	750,000	49,000	61,588	Do, pref.	70 1/2	Jan.	57 1/2	Sept.	116	115
100	3,500,000	5,000,000	3,500,000	758,940	F. N. Burt Co. com.	107 1/2	Dec.	94	Jan.	122	122
100	3,500,000	5,000,000	3,500,000	758,940	Do, pref.	107 1/2	Dec.	94	Jan.	122	122
100	13,500,000	10,500,000	5,000,000	75,238	Can. Car. & F. com.	65	April	60	Sept.	70 1/2	69
100	13,500,000	10,500,000	5,000,000	75,238	Do, pref.	100	Dec.	98	Jan.	116	115
100	6,000,000	13,713,927	3,306,001	76,700	Can. Cement, com.	25	April	15	July	23	22 1/2
100	2,736,625	1,959,455	2,641,300	76,700	Do, pref.	96 1/2	April	78	July	86 1/2	86
100	2,736,625	1,959,455	2,641,300	76,700	Canada Perm.	170 1/2	April	158 1/2	Dec.	171	170
100	2,700,000	3,876,000	3,800,000	1,829,258	Can. Con. Rub. com.	102 1/2	Jan.	90	Sept.	98	95
100	4,700,000	2,000,000	2,641,300	1,829,258	Do, pref.	119 1/2	Jan.	100	Aug.	119	119
100	565,000	408,910	54,336	1,829,258	Can. Cottons, Ltd.	25	Nov.	23 1/2	Nov.	21	21
100	7,618,414	1,859,030	6,451,058	649,276	Do, pref.	73	Nov.	71	Nov.	71	71
100	35,000,000	1,859,030	6,451,058	649,276	Can. Gen. Elec. com.	120	Feb.	106	Dec.	113 1/2	113 1/2
100	5,000,000	1,859,030	6,451,058	649,276	City Dalg. com.	40 1/2	April	29 1/2	Sept.	37	37
100	40,000,000	1,859,030	6,451,058	649,276	Do, pref.	100 1/2	Sept.	96 1/2	April	97	97
100	2,100,000	1,500,000	1,000,000	527,783	Crown Reserve	410	Jan.	397	July	365	360
100	2,100,000	1,500,000	1,000,000	527,783	Dom. Textile, com.	75	April	59 1/2	Dec.	71	70 1/2
100	2,100,000	1,500,000	1,000,000	527,783	Do, pref.	110	Jan.	97	Nov.	104 1/2	100
100	2,100,000	1,500,000	1,000,000	527,783	Lake Superior Corp.	115	Jan.	97	Nov.	104 1/2	100
100	1,800,000	1,200,000	978,966	527,783	L. of Woods Milling	153	Feb.	119	July	134	133 1/2
100	1,800,000	1,200,000	978,966	527,783	Do, pref.	128	Jan.	121	Oct.	141	141
100	2,500,000	2,500,000	2,500,000	527,783	La Rose Cons. M. Co.	50	Oct.	830	July	460	455
100	2,500,000	2,500,000	2,500,000	527,783	Laurentide, com.	170	Dec.	128	Feb.	215	210
100	2,500,000	2,500,000	2,500,000	527,783	Do, pref.	165	Nov.	130	Feb.	165	165
100	700,000	700,000	700,000	527,783	Do, pref.	165	Nov.	130	Feb.	165	165
5	7,488,145			451,482							



No. I.—ST. JAMES' CATHEDRAL.

This is the first of a series of articles dealing with the principal churches of Toronto, and giving their Sunday-morning impression on a man who hadn't been to church since the last time the folks had a religious-minded visitor from out of town. They are merely sketches, and are guileless of any serious intention. But it may be of interest to even the orthodox to know how their church and its services affect an outsider.

In a strange city or among strange churches—especially if all churches are more or less strange to you—it is well to pick a cathedral when you feel like visiting what the newspapers call a "sacred edifice." If there is no cathedral, take the biggest church.

Last Sunday morning was beautifully clear and sunny. The air had a subtle springlike quality in it, in spite of the nip of the wind. The church-bells seemed more than usually resonant and inviting. One had fleeting visions of surpliced choirs, and storied windows, and long columns running up into vaulted roofs dim and holy. In short, it made one feel like going to church.

I picked St. James' Cathedral. In the first place it is a cathedral. It is called a cathedral anyway, though I remember seeing in one of the local papers a long article explaining that it was not and could not be a cathedral because the pews were rented. But as it didn't make much difference to me whether the frequenters rented their pews or drew straws for them, I felt that this was a very trifling objection. Besides, I noticed later that Canon Plumtree in his announcements referred to the church as the "cathedral." And the Canon ought to know.

Another reason for picking St. James, was that I had admired the outside of the building. That fine old spire soaring up amid sordid and commercial surroundings, the Gothic architecture which always seems to breathe something of the enchantment of the Middle Ages, the mellow coloring given the walls by wind and weather and the smoke of soft coal—all these things had impressed me as a passer-by on King street. I felt curious about the inside of the building. And when I decided to go to church last Sunday, I took the opportunity of gratifying that curiosity.

The benches in the church grounds were bereft of their week-day occupants. It pleased me to think that perhaps some of the tattered gentlemen I had noticed there on fine days might be attending divine service within. But the grounds were not altogether deserted, for a large and handsome rooster strutted about pompously while his Mormon family scratched and ate. It gave a pleasant rural touch, and set one idly wondering what mother would have for dinner when service was over.

With frock-coats to right of me, and frock-coats to left of me, and frock-coats ahead of me, and a few more bringing up the rear, I slid meekly into the church. I was late. People who have not reduced church-going to a habit are apt to be. I was late, and I didn't have a silk hat to cover my shame. So I stepped aside while impressive ushers conducted people to their seats. It was a very solemn performance. The ushers wore frock-coats or college-gowns.

A little way up the middle aisle there was a red rope across, looped over the tall ends of two pews. The elect were led past this as into a corral of the godly. Others drifted off to the side aisles. I couldn't see any reason for the distinction; but it occurred to me that this was probably why cranky people refuse to recognize St. James as a cathedral.

On a pillar just in front of where I stood was a placard, suggesting with chilly politeness that "strangers looking for a seat should apply to the sidesmen." Now I didn't know a "sidesman" from a gargoyle. But something had to be done. So I picked out the usher that seemed to have the most "side" on, and he handed me on to another, who conducted me off to the right, and presented me to a fourth with a bow.



Rev. Canon Plumtree, Rector of St. James Cathedral.

"Do you want a seat?" asked this gentleman with dignity.

I muttered something about wanting to slip in somewhere at the end of the church. I thought I would feel more comfortable where there weren't so many to see me.

He bowed courteously, advanced up the aisle, and kept right on advancing. Now and then he'd stop, glance into a pew, shake his head slightly, and proceed to make a new distance record. That was the longest aisle I have ever covered. I could hear my heart thump, and the creaking of my boots seemed to fill the church.

At last he stopped, swung open the big door of a pew, handed me a prayer-book, and shut the door after me. I was alone in my stall. In front of me, under the arm-rest, was an oblong receptacle of wood. It looked like a feed-box; but I figured out that it contained prayer-books. It was locked. Think of the man who would be mean enough to steal a prayer-book! Besides, I had the prayer-book which the usher had presented me.

All this time the choir was chanting in a long easy rhythm, with a peculiar sort of upswing at the end of it. The voices were those of men and boys; and the effect was resonant and clear, though lacking the warmth that is given by the voices of women. But the tone was in thorough keeping with the cool, grey walls, and the long fluted columns, and the general atmosphere of serenity and aloofness. As the voices floated up into the twilight of the vaulted roof, insensibly one was carried into the world of religion and mysticism, remote from all the



The interior of St. James Cathedral looking from the chancel to the main entrance.

hurry and cares of the other world where men work and struggle for a living or riches. To the accompaniment of the mellow booming of the organ, peace descended upon one as a mantle. And even though one's attitude of mind was not that of active faith, still one could not but feel that it was good to be there.

The ritual seemed severely plain to anyone who has had experience of services more emotional or more highly colored. But it, too, was in perfect keeping. Emotionalism or the picturesque would be out of place in that setting. High colors would jar in that study in neutral tints.

It seemed to me, however, that there was too much standing done. This, of course, is merely a matter of individual preference, and I mention it in all humility. But I could not help feeling that it disturbed one to have to get up so often and stand so long. Such a place and such a time naturally incline a person to brood solemnly upon the vanity of earthly goods, the shortness of life, and all the other mighty problems of this unfathomable world. And it is difficult to brood standing up.

Curates read the lessons of the day in pleasant, well-trained voices, and in the peculiar chanting style which is characteristic of the Church of England. It gave to the passages of the Bible something of the nature of Icelandic sagas or those noble legends that were chanted in Homeric Greece by strolling singers. And the illusion was heightened by one of the lessons, which told of the destruction of Nathan and Abiram for their resistance to Moses. The picture of those men and their wives and children standing before their tents in the face of Israel, while Moses called upon the Lord to open the ground and hurl them into the abyss, and then the horrible cataclysm which followed his words—such a scene described in the noble language of Holy Writ has an epic grandeur which must impress even those who see in it nothing but a poetic legend.

The sermon was preached by Bishop De Pensier, of New Westminster, who was formerly a curate in St. James' Cathedral, and who had returned after an absence of seven years. The preacher had a pleasant Irish voice, and a delightful Irish accent. It was one of these voices and accents which make one think of mashed potatoes and buttermilk. He was good to listen to, even though

the sermon itself was not in anyway a remarkable effort. It dealt with the Church of England as a "goodly heritage," and then went on to point out what should be done to improve this splendid patrimony. It made an appeal for the assistance of the laity in the work, and called especially for a greater display of "the courage which initiates, the faith which consecrates, and the humility which obliterates self." I'm not sure about the exact wording, but I've got the gist of it—and the rhymes.

In a few words at the end of his sermon the preacher made reference to the time that had elapsed since he had last been present at the Cathedral, and to the distinguished careers that had elapsed with it—Archbishop Sweatman, Bishop Dumoulin, and others. The reference was impressive as such references to death always are.

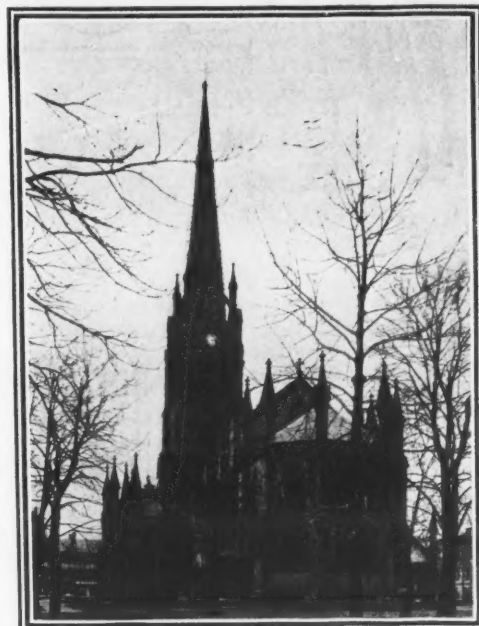
The collection followed. It was a well laden plate that was presented to me, the cargo consisting of bills and envelopes. I saw one fifty-cent piece. In a rapid bird's-eye glance I failed to observe any coin of lesser degree—except the ten-cent piece which I slipped under a bank-note which projected towards me. I never saw ten cents look so small as that one did.

Hymns were sung in a well-bred manner by the congregation, and then the choir filed out. The exodus of frock-coats and Easter millinery took place after a decent interval.

A long line of automobiles and carriages waited outside in the sunshine. It was a very encouraging sight. One felt that the Lord was keeping his promise to His faithful—yea, verily, even in this life. I watched them drive away, and then in company with one or two other publicans, I took a Belt Line car in a meek and surreptitious manner.

Lady Halle.

THE famous violinist, Lady Halle, died in Berlin on Saturday. Her maiden name was Wilma Maria Franziska Neruda, and she was born on March 29, 1839, at Brunn, Austria, where her father was an organist. She began to play the violin as soon as she could walk, though she received no encouragement from her parents, who wished her to become a pianist. Love of the instrument, however, prompted the child of four to practice assiduously in secret, until one day her retreat was dis-

ST. JAMES CATHEDRAL.
A view of the church taken from the north-east corner of the grounds.

X. temps, who dedicated to her his Sixth Concerto, wrote of her to a friend, December 6, 1880: "She is the ideal violinist. Never have I heard the violin played with so much soul, passion, and purity. She is at the same time classic and poetic. She has all the qualities of the great artist."

Tax on Bachelors.

THE legislature of Massachusetts is about to consider a bill for the imposition of a special tax upon bachelors, says The Argonaut. It need hardly be said that the bill was instigated by suffragettes, who are probably unaware that the plan has been tried over and over again in various parts of the world and has always been dropped because it produced neither revenue nor husbands. It is obvious that there are not enough bachelors to pay the cost of collecting the tax, while it is equally certain that no convinced and conscientious bachelor could be frightened out of the only liberty left to him by a mere revenue collector. He would pay the tax gladly, giving three cheers, and cheap at the price, too.

But it is lamentable that our legislating sisters should allow themselves to be led into this inconsistency. How many times have we been assured that our abominable system places woman in a position of dependence where she is forced to marry in order to get a living, in other words where marriage is compulsory? The theory that there are a large number of women who would remain single if they were economically able to do so is a favorite one with the suffragette, and it says much for the courtesy of men that they rarely laugh visibly or audibly when they hear it. But surely if it is unjust to compel the woman to marry it is equally unjust to compel the man, and not even an unmarried suffragette would maintain that this bill is other than a compulsory marriage bill.

Moreover, if bachelors are to be taxed, why not spinsters? It is useless to argue that women have to await the advances of a man, and therefore are not free agents, for this negatives the whole principle of sex equality. The consistent suffragette must maintain that women have the same rights of initiative as men, and the spinster is therefore guilty either of a selfish preference for the single life or of a lack of energy in the pursuit of her quarry. In either case she ought to be taxed with her fellow culprit the bachelor, and who knows what might follow such a community of misfortune. But the theory that woman can not take the initiative in marital matters is so threadbare that it should be abandoned. It is the woman who takes that initiative nine times out of ten. It is the woman who selects her mate in accordance with the law that holds sway in every department of nature.

Mrs. Emma M. Nakulna, an American woman, is a water commissioner under the territorial governor in Hawaii. She is the granddaughter of Captain Metcalf of the Eleanor, and lives in Kalihi.

THE LATE LADY HALLE.
She was for many years the greatest of women violinists, having gained world-wide fame as Norma Neruda.



AS I sat listening to a comic opera the other night, I suddenly found myself picking out a few notes of one of the tunes, and wondering where I had heard it before. And that night, still wondering about it, I fell asleep and had a curious dream. Fancy to yourself the most exquisite graceful grove of tall trees, bending about a small placid pool, and a continual tinkle of dropping water from some tiny hidden spring, and sunlight coming patchily through green leaves, and birds darting here and there, and calling to one another in long notes, just three notes, which mingle with the tinkling drip of the water in a sort of little monotonous tune, of five notes. Presently into the shade and sunshine about the pool, deep in the heart of a wood, strays a shepherd lad—who lies on the brink of the pool and drinks deep, and then rolls over on his back in the ferns and grass, and listens to the sounds softly breaking the stillness. The five little notes of that tune, pleasantly monotonous, attract him, and he sits up and takes a reed from his blouse and plays them softly upon it. The thin sweet notes reproduce what the birds and the falling water are saying, and presently the shepherd boy goes slowly away into the deeper shade, and as he goes he plays softly on his reed pipe the song of the pool in the forest.

I SEEMED to follow him in my dream, to the village, where he made his home, and where as he piped the five notes of the little tune, other shepherd boys picked it up in turn, and girls coming for water to the central well, went away, with pails and jars on their heads, humming it. And mothers crooned it by the cradle, and huntsmen whistled it as they tramped, and it found words, one day, and became folk-music of that far country. And a travelling musician heard it as he went on his way, and he made a beautiful and finished melody out of the little forest song, and when he got home, he wove it into a great composition in a delicate haunting refrain, and the whole world became fond of and familiar with the little forest tune. Then a soldier picked it up, elaborated so that it had grown into a lilting melody, and he hummed it in the hearing of the regimental band-master, who giving it marching time and many new gracenotes and what-not, made of it a new quick-step for the march, and a whole regiment grew to like it and walk to it so well, that the colonel chose it for the regimental march. It may have been thus when the composer of the comic opera stole it for his new work. The five notes are always there, they were easily recognized the other night. But back of all the sweet harmonies, the dashing change of time, the ornamentations of song and chorus, you and I know where it was born, in the depths of a leafy wood, beside a still pool, where spring water tinkles two notes, and sweet wild birdlings sing three!

LET us sometimes spare a moment in contemplation of the quiet life! I was considering recently how many of these quiet lives are being lived in the midst of envy, hatred, competition, jealousy, and blatant extravagance—(of such is the kingdom of Midas!) There is a wonderful fragrance and sacredness about these quiet lives, husband and wife, and sometimes an old grandma or a little busy child living inconspicuously, pleasantly, lovingly together. You know her modest little suit, and neat shoes and gloves, and becoming non-committal hat, and his carefully brushed boots and natty tie and well cared for hat of a year ago's fashion? And you see at once by their calm, contented, sometimes even merry air, that they still taste some sweetness in life, and enjoy it thoroughly. At a good concert the people who live the quiet life are best in humor to appreciate the music, there is peace and harmony in their souls. At church they are never restless and they are apt to sing the hymns, rather sweetly, and follow the prayers devoutly, and listen to the sermon with serious respect. While there is much to be said in honor of the busy aggressive enterprising people, who make the

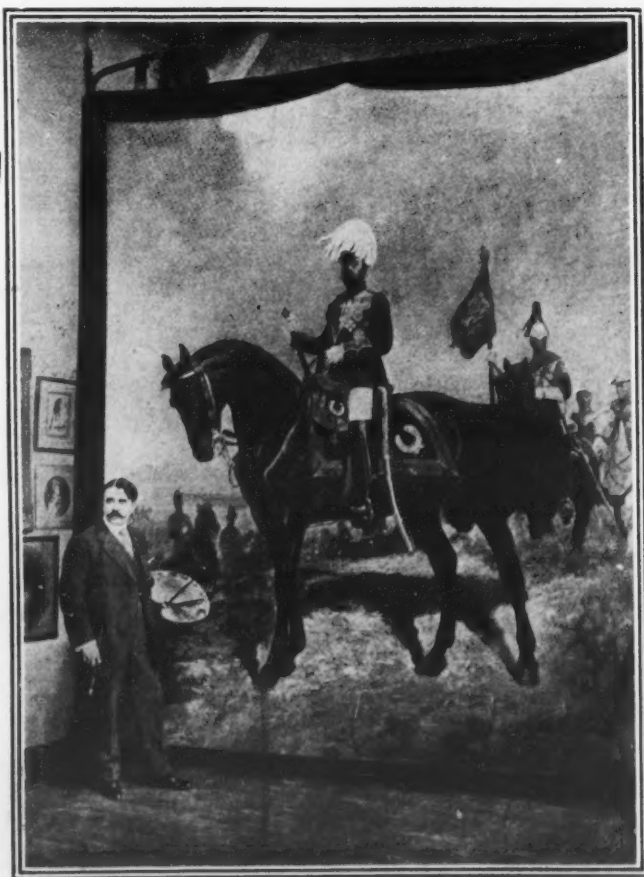
wheels go round to a noisy tune and gay measure, who dash into life with a hurrah, and must be always in the spot light, or they are not happy, who talk loudly on various subjects and chase pleasure, often feverishly and without content, who adore publicity, even if it shows up their weaknesses, who are the life of every crowd, yet one turns from them, sometimes to think upon those quiet lives, with a certain grateful relief. Mary may wear last season's styles, and not know a hobble skirt from a kimono waist, but her brow is calm and her eye clear, and whatever lines be on her face, there are no fretful anxious discontented ones. Her narrow horizon is bright and cheery, and she neither agonizes over trifles nor shirks the big responsibilities of life. When John gets seats for the play or opera, it is a glorious occasion, and his Sunday suit and her best pink blouse get an airing. In their beautiful, simple, eminently enviable existence I seem to see something rare and precious, that grace and dignity which goes with the quiet life. We have so much noise, so much cackle, so many telephone bells, so much foolish tuneless laughter, so many formal speeches and tumultuous struggles and rush and strain! No wonder the beauty doctor, and the masseuse, and the friseur and the nerve specialist increase and multiply. All patient patchers-up of tattered humanity are at a premium, since only a sane minority will lead the quiet life.

DID you ever come across the History of Mr. Polly? If you are a dyspeptic you will appreciate the trouble in Mr. Polly's life, resultant from that unhappy state of body and mind, and not be at all disposed to blame him for the short cut he takes toward health. "Mr. Polly" isn't new, neither is his complaint, but both are worth reading about, if only because drawn so truly. By the way, talking of books reminds me of an experience. The other day a girl with me in a book store selected a certain well-known and rather shady novel and remarked as she tucked it under the motor rug: "I don't want mother to get hold of that book." "Would she object to your reading it?" I enquired. "Why, I object to her reading it!" cried the girl. "And if she sees it, she might want to!"

THIS Mexican business of insurrecting seems to be very much in earnest, and just to give more interest to the matter for some of you, here is what a Canadian lady writes from the rebel camp, where she is at

present taking her chances. Since her letter came to me, the reports are not rosy for the rebels, and probably by this time my lady will have returned to her anxious relatives in Texas, as the date of the letter is just one month ago to-day. "I often sit and dream over the happy days spent in Toronto, and look forward to the time when I shall meet you all again," says the lady of the letter. "I have never regretted coming out here; the country is charming, the climate beautiful, and as for the rebellion, it has been most interesting. The fact of sleeping with a loaded gun beside one's bed is quite novel and exciting! Of course, we are entirely in the hands of the rebels here; they control the railway, telegraph, and telephone systems, and all the Mexicans in this camp are rebels. On Sunday a brother of the Madero came into camp with 200 rebels and with him was Colonel Garibaldi, one of the best looking and most charming men I ever met. They took five o'clock tea with us yesterday, and we had a very jolly afternoon. They are bound to win, make no question of it, but time alone will decide that. The only really hard part of all this trouble has been the lack of mail for five weeks. I had no word of any kind from the outside world, then none for four weeks. Now it is a fortnight since we have heard from anyone or seen a newspaper. Our letters go out by Indian runners, twice a week. I wish you could see our bungalow—lovely big rooms, huge fire place, baths and hot and cold water, every comfort and always the lovely golden sunshine, already the *mesa* is starred with wild flowers, and I have a huge vase of peach blossoms by me. We have our little bridge club and the younger ones play tennis and take moonlight rides together; of course, hundreds have gone away, even braving the three days' ride over the trail to get out of possible danger, and it has been a winter of great unrest, not knowing what would happen next: I suppose I ought to have been frightened, but I never have been; I don't think I have lost one hour's sleep over the whole thing and never had the faintest idea of leaving. One morning when the trouble seemed grave, twenty-five men (?) went out over the trail. I had a big white feather I wanted to present to them, but I was not allowed."

TO read thus far, a rebel camp seems rather a gay and careless place, but our Toronto lady drops into a few details further on, which make it an undesirable abode for



THE KING'S LATEST PICTURE.

George Scott is here seen putting the finishing touches to his picture of King George for the Salon. His Majesty is shown on his favorite horse, Kildare. Behind him are his standard-bearer, and Field-Marshal Lord Roberts and Lord Kitchener.

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any but persons of her gallant spirit. "There are difficulties in the way of keeping a nice table," she continues. "The only meat is beef, and tough. We were for weeks without butter or sugar, no salt or baking powder, nor fruit of any kind, fish was unknown. We were thankful when a little bacon came in. But it is good fun trying to make things nice out of nothing, and no one grumbles." There is the spirit of Canada and fine womanhood, and for the sake of our Dominion, I hope we have many more like the lady in the rebel camp.

TALKING of bacon, reminds me of a quaint confession which a millionaire made to me at a delightful dinner a short while ago. He was not entering into the discussion of the dainty menu with much enthusiasm and confessed to me in confidence that he preferred dining plainly and off one or two substantial dishes. "Do you know what I think is the best thing?" he asked, and upon my confessing ignorance of his preference, he discreetly veiled his mouth with his table napkin and murmured, "Bread and bacon." Somehow I seemed to see the canopy of the wild woods and hear the biting ax and the grinding saw, and the cry of the teamsters to giant horses, and the crash of the tree as it fell, and to smell the tang of pine and the thin fragrance of fresh stripped bark and the smoke of camp kitchens and the delicious flavor of sizzling rashers in the pan, and the searching whiff of browning soda bread in the camp ovens sitting open faced before the glowing coals, and I nodded to the millionaire in thorough accord, and waved aside the latest conceit in individual ices which hovered about my left shoulder.

HAD you ever a rarer treat to eye and ear at once than Louise Homer gave us last week? Did you see her, all softly netted in pearls and bugles, a grand and gracious figure of young womanhood, Irish eyes and Irish hair, knotted in soft rippling plenty on the nape of her white neck? And the snowy shoulders, the swelling chest of her, the short curving upper lip, that, in profile, is simply ravishing, the round soft chin that is firm enough, and the uplifting of which pours upon one the richness and depth of her great voice, her noble tones. She always gives one this impression, "I can do more!" Never quite reaching the limit of volume and tone and sustained note. Standing with an erectness that had a regal touch, smiling happily and with a sincerity that drew one very near to her, Louise Homer remains in the memory gratefully, one loves her instinctively, and hears with conviction that she is the happiest of wives and mothers, four young things, a pair of them blessed twins, being the beautiful contralto's little family. One can envy those babies, crooned to sleep with some old peasant song in mellow low notes. For, as with Schumann-Heink, one can easily imagine every mother-virtue in the shapely, beautiful singer of last week.

SOME one has written me regarding a person who has left large sums to charities and small pittance to needy relations. Being a just-minded person, with a penchant for hearing both sides of the story, I cannot say that the testator in question is a heartless and prejudiced old hypocrite as my correspondent evidently expects, for while the unjust steward who deprives worthy relatives for the sake of making a fine impression by posthumous charity is the meanest creature in the cemetery, there are relatives to whom even a really truly Christian might hesitate to devise his wealth. At the same time, in the normal well-toned being, the claim of kin should be very strong, and unless under extreme circumstances should come before any other. By the way, talking of kindred and their claims, isn't it about time the medical and other professions stopped tormenting that poor old Irishman, Fraser, and left him and his bride and his money alone?

I HEARD a funny little yarn last week, about a lady who, becoming very deaf, had learned the lip language. A fine specialist found out the cause of her deafness and restored her hearing so that her complaint was soon forgotten, but she continued instinctively to read the lips of people about her. The other day while in a railway train two ladies she knew got in, greeted her with compliments and passed on to distant chairs. Idly watching them, the lady saw one say to the other, with a glance in her direction, "Do you know, if I were as fat as Mrs.—I'd never show myself out of doors!"

Tide
Fashions of Today
by *Fleurlette*

The Casting Off of the Flannel Petticoat

The Flannel Petticoat, once a necessary adjunct to every woman's trousseau, is now as dead as Queen Anne. In the truly modern figure, there are not, it is true, any hips or petticoats or anything else to rest on. Shall we ever, I wonder, cultivate again those "billowing curves" for which an hour-glass of the clumsy, old-fashioned sort was the model?

The Latest "Cry"

The subject of figures brings one by natural sequence to the trouser-skirt, in rapt contemplation of which a number of the fashionables of Toronto spent a happy half-hour in The Paris Model Department of The Robert Simpson Company the other day.

There, an exceedingly smart "mannequin," duly trousered, looked so nice, as well as almost painfully modest, that more than one of the smart women present was heard to exclaim that it is only the matter of a month or two before the harem skirt is firmly established amongst us.

This gown was merely a well-cut blue serge, cunningly made of blue foulard silk with a white line, and the serge, and smart wide black silk braid. The skirt over the trouserettes being straight front and back in two wide panels edged with the braid and the slit at the sides disclosed, as the wearer walked, the fascinating foulard trouserettes seemingly buttoned at the sides from ankle to hip with the tiniest buttons. They were neither too full nor too tight, and the black satin band ending with a bow which encircled the trim ankles was too alluring for words.

Why Neglect the Matrons?

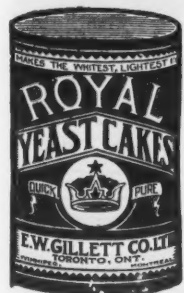
There seems to have been, up to the present, a feeling that after a woman had reached an—unhappily—certain age, that anything in the way of clothes would do for her, and no one seemed particularly anxious to cater for the mothers of families, and even the grandmothers were sadly neglected. But, "*nous changeons tous cela*" and in The Paris Model Department the matrons are especially provided for. The most charming model gowns designed especially for them. Tea gowns to put on when the strain of the corset is a weariness to the flesh. Bonnets, real Parisian fascinating bonnets in which an elderly face is framed as in a picture. Charming black chiffon and satin wraps, light for the summer, and giving an air of dignity and charm to "the old lady."

Madame Fleurlette will be pleased to receive a visit from any lady who wishes advice given her with regard to the clothes and colors which will best suit the inquirer's own personality, and will be pleased to give individual attention, so that each customer may be able to express to the best advantage her own individuality.

The Paris Model Department of
The Robert Simpson Company.

Lady Gay

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Everywhere

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17



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bank account for the trust funds.
A Bank Book is a lasting record
of the monies received and dis-
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LONDON LETTER

LONDON, APRIL 14, 1911.

AFTER lamenting over the bad weather last week, it is only common British justice to rave over the present weather. It is so far an ideal Easter holiday, warm, sunny and clear. Hosts of people went away for an Easter trip, and hosts arrived to spend the holiday in London seeing the sights, and attending Easter services. The most hard-nosed critic can say nothing against the weather of the last few days, and for the sake of this brilliant "spell," should be ready to forgive the tantrums which may follow it.

The most impressive religious procession that ever has been organized by the Church of England took place yesterday, Good Friday, when a mile of men walked from Trafalgar Square to St. Paul's Cathedral to make solemn intercession for the nation in this marvellous year of the Coronation of our King. It was a wonderful sight. In the radiant sunshine thousands of earnest clergymen and laymen, with that great missionary spirit, the Bishop of London, at their head, walked through a vast crowd of respectful, silent spectators which lined the whole route along the Strand, Fleet street, Ludgate Hill to St. Paul's, singing as they walked. The hymns were all familiar and simple. "Jesus, lover of my soul" they sang as they left St. Martin's in the Fields, the church where pretty, merry Nell Gwynne is buried; and as they moved along—with clerics in white robes and scarlet hoods, and dark-clad laymen marching four abreast, with the symbol of the faith for which men have died raised above their heads—they sang "There is a green hill far away." At the end, the whole body of men sang the new hymn for London which has been written lately. In St. Paul's which crowded to the doors, there was a short service of intercession, as an end to that walk through the busy streets of London which had been taken in all humility as a sign of faith. Then on their knees the people sang "Rock of Ages," and an event which will be a matter of history in Church of England was over.

It may not be known generally in Canada that the Bishop of London seriously considered going as a missionary to the West of Canada, with a view to influencing young men to follow him and work among the settlers pouring into the country. It was after months of thought and prayer he decided that his work for the present lay in London, where he is a great power for good.

WE are threatened with a strike of taxi-drivers. The men are going out to-night as a sign of what will happen to London unless they are allowed either to raise their fares or buy petrol at a lower rate. It may mean good business to-night for the growlers and hansoms, but it will inconvenience hosts of Londoners and visitors. I heard an amusing remark from a bus-driver yesterday. A taxi drew up where the bus was standing, and in a cheerful voice the bus-driver said:

"Sorry we're goin' to lose you. We'd just begun to get fond of you!"

Sightseers were asking Londoners questions galore yesterday as they sat on the tops of buses and craned their necks for fear of missing places of interest. Passing the new Admiralty arch from Trafalgar Square into the Mall two women asked their escort what it was. He explained, whereupon one of them enquired if the Coronation procession was to pass through it. Their guide was becoming exhausted, so he replied sarcastically:

"Yes, it was King Edward's wish that it should."

But the sarcasm was wasted, for one woman said to the other:

"Think of that now! King Edward said they were to go through there!"

CANADIANS ought to be interested in a new club that has been organized with a view to bringing the people of the Mother Country and those from overseas into closer touch. The Overseas Club, which has temporary quarters at 90 Jermyn street, St. James's, plans, among other things, to have a business bureau; to interest itself in the emigration of gentlewomen to Greater Britain; to send lecturers out to talk about the Outer Empire; and even to meet children of members, who are



Westminster Abbey.

travelling to and from any part of the Empire. The idea seems a good one, and the club should be useful to Canadians coming and going, who often desire special information not generally available.

THERE'S a man sailing for "the other side" next week who should be well known to Canadians, if only for the admiration he bears Canada, not to mention all he is doing to make good citizens for the country. He is "Mack," otherwise Mr. J. J. McCormick, an Irish-Scotsman, with a boyish figure, keen blue eyes, and a mixture of brogue and burr, calculated to win the heart of an Irish or a Scotch navy on the spot. "Mack" is the Canadian superintendent of the Navy Mission.

This Mission is under the patronage of His Majesty the King, and it is also proud to issue as testimony to what it is doing in the railway construction camps of Canada, a letter from Mr. Alfred W. Smithers, the chairman of the Grand Trunk Railway Company of Canada. The work Mr. McCormick has done and is doing in the West reads like a romance. He has tramped all over the line visiting the men, and carrying literature to them. He has been nearly killed swimming a river with ice-blocks floating about; he has been again in peril of death through rock explosions; he has been pursued by wolves, been frost-bitten many times, yet is sailing back to continue with enthusiasm the work among the navies whom he considers among the greatest of Empire builders, and the least appreciated as such.

ALTHOUGH a number of people have ordered rooms and seats for the Coronation, there is still and will be for some time plenty of accommodation for visitors. In fact, some of the hotels and large boarding-houses are lamenting that the idea has got abroad that it will be hard to get a roof over one's head in June, and for that reason people are not booking rooms. London is so large, and the tube and underground railway service so good, that even if you have a room a little way out from the centre of things, you will find you are not missing much that is important.

The construction of the addition to the Abbey is going forward rapidly, and the green sward is littered with planks and tools. Inside, I am told, the dignified Abbey looks like a shipbuilder's establishment. I applied to the Earl Marshal for a permit to see the work going on, on behalf of this journal, which was refused. My wounded feelings, however, are soothed by hearing that even the Dean and Chapter are forbidden to enter their own Abbey. Considering that the Dean of Westminster is very powerful where the Abbey is involved, and has the sole right to refuse burial to anyone he thinks unfitted to rest in the Abbey, you can understand that the Earl Marshal's word is evidently law where Coronation arrangements are concerned.

All the monuments to the great dead are carefully covered up, and it is believed that when the Coronation is over and the Abbey restored to its normal state, it will be found that not a particle of damage has been done. Personally, there are a few monuments which I could forgive the workmen for knocking down accidentally, but the authorities might object to such drastic measures being taken.

There is great excitement in the music hall world over the announcement that the King has commanded a special music-hall performance at which he and the Queen will be present. This is the first time in history that the music halls have been officially recognized by Royalty, and it has increased the popularity of King George. The command opera and theatrical performances take place in London, but the only date upon which Their Majesties could attend a music hall is in July when they visit Edinburgh, so the great performance takes place there. There is much heart-burning among the artists as to who is to have the honor of appearing before Their Majesties.

Sir Charles Santley, that old and well-loved singer, made his last public appearance yesterday at the Good Friday concert at the Crystal Palace, when he sang to a vast audience which applauded their old friend with generous enthusiasm. It was a memorable ending to his career as a public singer.

M. E. MacL. M.

Miss Johanna Redmond, daughter of John Redmond, the leader of the Irish Nationalists in the British House of Commons, is a rising author, who, though only twenty-two years old, is now preparing her second play for production in London. In her first dramatic effort, a one-act piece, the part of the heroine was played by her sister Esther, who has recently married a New York doctor.

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Lingerie Dresses, \$7.50

A limitless variety of pretty styles at this popular price will afford a wide latitude in making a most becoming selection. Women of taste will be delighted with the many beautiful new stripe effects shown.

Black Satin Coats, \$20

Coats of black satin are so much in vogue this spring for street and afternoon wear that a wardrobe is not complete without one. We have some beautiful new full length models, silk-lined throughout, that are exceptionally good values.

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The Ladies and the Horses

THE Horse Show being the initial Spring event brings out the world of local fashion. Frocks, hats and accessories are planned and studied. Now, how about the woman herself? Is her complexion and hair given like attention? Are they both things of beauty, and in such condition as to be the real beauty makers, to which clothes are merely an aid?

Answer these questions according to your personal condition. Remember always that thin, streaky, lifeless or improperly dressed hair, or a complexion devoid of healthy color and clearness will affect all the advantages of a lifetime of study. Experience in artistic hair-dressing and real skin beautifying are at your command here. Privacy a feature. Appointments to suit your convenience.

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THE Seventeenth Canadian Horse Show was duly declared open by His Honor the Lieutenant-Governor on Tuesday night at half-past eight. In no big public event has Toronto so well advanced as in this interesting and valuable exhibition, and everyone united in congratulating the able management upon this week's very great success. In the first place, the former tentative efforts to render the vast Armouries a cosy and attractive place for such an attendance as graced opening night, have developed into a finished perfection of detail which leaves little to be desired. The expansive ceiling of soft yellow, with trails of flower garlands at the end of which hang brilliant clusters of the new electric light bulbs, the quaint canopied gallery and the dinky new entrance and exit gates, modelled after the castle gates of some old-time chateau, the smooth green carpeted promenade, amply wide, the band, which used to deafen us from the stand *vis-a-vis*, now modestly retired to the west gallery, the very pretty little judges' loge in the middle of the arena, its white fence banked with profusely blooming hydrangeas the Horse Show colors neatly festooned about the entrance well to the boxes, each and everything was as pretty as could be on Tuesday night. The Master had in the Chudleigh box, his sister, Mrs. Fisk of Montreal, all in black and white, looking very sweet and graceful; Mrs. Williams Beardmore, a pretty little girl, apparently, despite her wedding ring and fine young daughter; Mrs. Kingsmill, radiant as ever; Mrs. George Evans, very handsome in jetted gown and large black hat; and Miss Mollie Plummer of Sylvan Tower, in palest grey chiffon and black hat. Mr. Hume Blake had the next box, his wife and handsome young daughter, Mrs. George Allen of Winnipeg in a Paisley wrap over a painted chiffon gown, and black wide brimmed hat crowned with "frightened feathers," as a child describes them, and Mr. and Mrs. Harcourt Vernon, occupying it. Mr. Brouse had the next box, with his sister, Miss Josephine, his dainty daughter and Mrs. Frank Maclean in his party. On the right of the entrance, Mrs. Herbert Cox had a smart party, and next above was Mrs. Eaton's box, brimming with smartly gowned ladies, Mrs. E. Y. Eaton looking very nice in an iris mauve gown and hat with a sheaf of iris in various shades at one side. Near by was the Stratton party from Peterboro', the little mistress of the box very pleased over her "gees" and their blue rosette, which she guarded carefully. In the civic box on the line, Mrs. Geary was looking very smiling and content in a handsome black velvet with white lace and chiffon, and Mrs. A. S. Hardy was with her, also the picture of a fine matron. Mr. and Mrs. Robins and Miss Marguerite entertained in a box on the line, Miss Mary Hanna of Thornliebank with them, and Mr. and Mrs. Peters, with pretty Miss Florence, and Dr. Hyland were a little further along on the east side. Hon. Clifford Sifton's box was also on the east line, and held a party of young people. Mr. and Mrs. Tom Wood were near by with Miss Cross as their guest. Mrs. Wood looked particularly chic and dainty, and Miss Cross strikingly handsome. On the east line Colonel Gooderham of Deancroft's box was one of the most attractive, Mrs. Gooderham in black with rich white lace, and Mrs. Burson in a handsome pale blue satin wrap, receiving the greetings of many promenaders. Government box was, as usual, on the west side, and Mrs. and the Misses Gibson were with His Honor, the aides being in attendance. The bouquets presented to the Government House ladies were particularly smart this year, as well as original. Mrs. Gibson prefers pansies to many other blooms, and her bouquet was entirely of brown and golden and shaded pansies, with a very long handle wound with shaded ribbons; Miss Gibson had a huge bouquet of pink sweet peas and maiden hair fern, and Miss Meta an ideal girl's bouquet of lily of the valley and ferns. Hon. Senator and Mrs. Melvin-Jones attended the opening, the latter exquisitely gowned, and both receiving many congratulations on the little grandson. Mr. and Mrs. Victor Cawthra had a prominent box. Mrs. Bristol had Chevalier and Madame Albertini in her box, and Mr. and Mrs. Jack Dryden. Mr. and Mrs. Agar Adamson and Miss Louise Jones, Mr. and Mrs. Wallace Nesbitt, Mr. and Mrs. Sydney Small, the lady very smart in black and white, and large black plumed hat; Mr. and Mrs. Gwyn Francis, that ever lovely little matron in a smart chiffon gown and hat of deep lavender, the hat having a cute little posie of tiny flower on the turn-up brim; Mrs. H. C. Osborne in a stunning black and white gown with folds of bright cerise on the bodice and large hat, Mr. and Mrs. Wragge and Miss Kingsmill, Mr. Nordheimer, Miss Yvonne Nordheimer, Mr. and Mrs. Braithwaite, Mr. and Mrs. Trumbull Warren, Miss Braithwaite, Dr. and Mrs. Charles Temple and Miss Temple, Mr. and Mrs. Frank Arnold, Mr. and Mrs. Douglas Warren, were a few of those prominently seated on the west side. In the military boxes were Mrs. and Miss Cotton, Mrs. Victor Williams, and other smart people. Hon. Frank Phippen, with Mrs. and Miss Phippen, and their guest, Mrs. Morse of Winnipeg, were a very gay box party, the ladies just back from most important shopping in New York, and the charming bride-elect looking sweetly pretty; Mr. and Mrs. Weston Brock and Miss Brock, Mr. and Mrs. Sinclair of Rosslyn, Mrs. Alexander of Meadowbank and her guests from Ottawa, Mr. and Mrs. J. J. Dixon, Mr. and Mrs. Fred Hammond, the little lady a picture in a delicate grey gown and graceful hat; Mr. and Mrs. George Cassels, the latter very smart and interested in the good "gees," which she rides so beautifully. Mr. and Mrs. Alfred Hawes, the lady smartly gowned in black and white and black hat; Major and Mrs. Sanford Smith, Colonel and Mrs. Fleming, Major and Mrs. Bickford, the latter particularly charming in a most becoming gown and hat; Mr. and Mrs. G. A. Case, and Captain and Mrs. Van Straubenzee and their guest, Miss Mary Campbell, very smartly gowned; Mr. and Mrs. Harry Strathy, Major Lang, Major Carpenter, Mr. Clifford Brown, Captain and Mrs. Pellatt, the latter very pretty in a light gown and small round hat and lace veil; Miss Helen Blake, very piquant and pretty, and the Misses Morrison, in lovely hats and frocks; Colonel and Mrs. Chadwick, Mr. and Mrs. Frank Brentnall, Mrs. Wright and Miss Phyllis Moffatt, Mr. and Mrs. Heintzman, Mr. and Mrs. Burton Holland, Mr. Sydney Band, Mr. and Mrs. Harold Chipman, Dr. and Mrs. Ross and a box party, Dr. and Mrs. Thistle, Mr. and Mrs. G. R. Sweeney, Mr. and Mrs. G. E. Gooderham and Miss Grace Gooderham, Mrs. and the Misses Schoenberger, Mr. and Mrs. and Miss Bertha McKee, Mr. Ernest Kortright, the Misses Larkin, Major and Mrs. Cooper Mason, Captain Arthur Kirkpatrick, Mrs. Ross Gooderham, Colonel Lessard, who arrived in town on Tuesday afternoon; Mr. and Mrs. Wellington Bogert, Mr. and Miss Miln, were a

few of those I noticed promenading or taking tea during the evening. The tea-room was a huge success on opening night, many being unable to get a table, and the army of pretty girls garnered a large harvest for the Humane Society. The very beautiful weather has, of course, had its share in the splendid send-off given to the Horse Show this week.

Colonel and Mrs. Crowe, R.M.C., Kingston, are the guests of the Lieutenant-Governor and Mrs. Gibson for the last of the Horse Show. It is Mrs. Crowe's first visit to Toronto.

A very fine lot of paintings by Russell are charming art-lovers in Frank Raw's galleries in King street east this week. Mr. Russell is an artist of parts—his portraits, landscapes, character studies, and indeed everything he touches bear the hall mark of great talent. A great many connoisseurs have gone more than once to enjoy an hour with him and his work, for Mr. Russell himself is well worth a visit, and his broadminded, clever outlook on life is not as a rule bestowed by good fairies on the artistic nature. Anyone who does not take time to visit this exhibition will miss something exceedingly worthy of notice and appreciation.

The concert to be given by Miss Julie Petersen in the King Edward ballroom will take place next Monday evening, May 1. A very large and important patronage has been accorded to the famous Danish flautist, whose playing of that instrument, the flute, so seldom attempted by the fair sex, is said to be something marvellous. Miss Muriel Bruce, pianiste, and Mr. Arthur Blight will take numbers on the programme next Monday night. Several persons, in town for the Horse Show, are stopping over to hear Miss Julie Petersen play.

The arrival of a son and heir on Saturday at Ealfrith, the new home of Rev. and Mrs. Crawford Brown, was the happy event which followed the taking possession of that handsome residence by its owners. The best wishes of hosts of friends are with the little man and his parents. Mrs. Crawford Brown is the only child of Hon. Senator and Mrs. Melvin-Jones of Liawhaden, and the grandparents are naturally delighted at the arrival of Master Crawford Brown.

Mrs. Charles McGibbon of Penetang is visiting Mrs. C. E. Robinson, 159 Rose avenue.

Mrs. Edward Adams and the Misses Adams of Sherbourne street are going abroad for the summer.

Miss Hills' party, among whom are Mrs. and Miss Akers and Mrs. B. E. Hawke are this week in Austria. Their trip has been extremely pleasant and interesting. At Rome, some of them had an audience with the Pope, and their Italian sojourn was delightful.

Miss Madeline Walker, whose marriage to Mr. Victor Goad takes place on June 7, is now receiving the sort of "April showers" which the bride-elect finds so interesting. Miss Marguerite Cotton, girl friend and former neighbor of Miss Walker, gave a very jolly one for her yesterday.

Mr. and Mrs. Crossen, Hon. Clifford Sifton and his sons, Mr. and Mrs. Stratton, Mr. and Mrs. Howard Chipman came to town this week, for the various attractions.

Mr. Justice and Mrs. Anglin are back from their winter at the Capital, and have resumed residence in their home 97 St. Joseph street.

Mrs. Walter Stewart (Nellie Richardson) has been spending some weeks in town, on business. Her fine young family accompanied her from Cobalt, to which place she returns shortly to join her husband. Mr. and Mrs. Stewart are ardent Cobalters, and have a firm belief in the future of that much-talked of region.

Miss Morrison of Owen Sound is spending some weeks in Toronto.

A very smart and interesting wedding of last week in Ottawa was that of Miss Lola Beatrice Powell, and Captain Eric Montague Seton Charles, R.E., Dublin, who is a son of the late Dr. Charles, honorary physician to the late King Edward VII. Rev. Canon Hamington, assisted by Rev. Canon Kittson, performed the ceremony. There was a full choir, and the decorations were lovely. Mr. W. F. Powell, of Haileybury, brought in his sister and gave her away. Mrs. Leslie McCoun (*nee* Borden) was matron of honor, and Miss Annie McLeod Clark and Miss Marguerite Crombie were bridesmaids. The bride's two



LADY EILEEN KNOX,
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little name-children and nieces, Lola Merritt and Lola Francis, were flower-girls. Mr. D. C. Campbell was best man, and Viscount Lascelles, A.D.C., Captain Bingham, A.D.C., Commander Roper, R.N., Colonel Macdonald, and Mr. J. A. Ritchie were the ushers. Miss Powell is the last of four charming sisters to wear orange blossoms, and on her sumptuous wedding robe was a train of very old and valuable lace, which her mother and sisters had also worn for their weddings, the real orange blossoms fastening her veil being the gift of Her Excellency Countess Grey. The attendants wore coral pink satin, and coral nixon over gold net, with gold mesh caps, and carried sheaves of white lilac, the flower-girls' frocks being in Charles II. fashion, with tabs and caps of beige Irish lace. They walked hand in hand, and carried baskets of lilac. At the close of the ceremony, as the bride and groom left the church, the march of the Royal Engineers was played. Mrs. Powell held a reception after the ceremony, and subsequently Captain and Mrs. Charles left for Eastern Canadian city, and sailed from Halifax for England by the Victorian to-day. The wedding gifts included large cheques from the relatives of the groom and many rich jewels, a gold and amethyst bracelet from His Excellency, a pink topaz and diamond pendant from Countess Grey, silver candlesticks and desk set from Lady Sybil and Lady Evelyn Grey, a sapphire and diamond bracelet from the Earl and Countess of Minto, and a Benares jewel box from Lady Eileen Elliot. Lord Lascelles gave the bride a diamond and sapphire ring, and Mr. and Lady Edith Charles a silver tea service. Captain and Mrs. Charles will reside in Dublin.

Mr. and Mrs. Harry Heap spent a few days in town this week at the Prince George en route from New York (where they were quietly married on the 19th instant) to their home in Winnipeg. Mrs. Heap is a niece of the late Joseph Cawthra of Guisley House, and Mr. Heap was stationed here some years ago on the staff of one of our banks, so both have many friends in Toronto.

That Stephen Leacock is for once refuted on his Boarding House Geometry, a skit which has made fun for countless thousands, was proven last Monday evening, when a number of ex-boarders with golden recollections of the kindness of their former landlady assembled to honor her golden wedding day, and presented her and her husband with an address and a purse of over four hundred dollars in gold. The recipients of this unique token of esteem were Mr. and Mrs. Isaac McChesney of 10 Buchanan street. Mr. E. R. Wood, an erstwhile star boarder, presided, Dr. Henderson read the address, and Mr. A. B. Crosby presented the golden tribute to what is so precious, kindly and motherly care of Canada's young men early in their fight for fortune. Mr. McChesney is an employe of the Massey Harris Co., who gave him a week's vacation for the happy celebration.

Mrs. Timothy Anglin is on tour, visiting Lady Falconbridge.

Mr. and Mrs. Wellington Francis have sent out invitations to the marriage of their daughter Miss Gladys Francis, and Mr. Albert Ralph Reed, which event will take place on Thursday, May 18, at half past two o'clock, in Bloor street Presbyterian Church. The ceremony will be followed by a reception at the family residence, 66 Lowther avenue. Mr. Ralph Reed is the son of a London capitalist, who has immense interests in Newfoundland, which his son has looked after for some years. The young couple will have a home in the far eastern island, after this year. "Young Mr. Reed," as the bridegroom-elect used to be known in St. John's, was immensely popular there, and the personal charm of the handsome bride-elect is well known in Toronto, her native city.

Mr. Hector Charlesworth, dramatic and musical critic of TORONTO SATURDAY NIGHT, is in Winnipeg this week judging the Earl Grey Dramatic and Musical Competition.

Colonel and Mrs. G. T. Denison and Miss Claire Denison, of Heydon Villa, left on Tuesday for a trip abroad, and sailed for Naples. They will thence travel north, reaching London for Coronation week, and return home in July.

Mrs. Gavin Ogilvie and her little son Hugh are at Clovelly with Mr. and Mrs. Gzowski. The Ogilvie son and heir is a wonderfully pretty child, and his grandparents are very proud of him.

Miss Dawson has rented her house in Madison avenue, and is going for a little visit to her brother at Weston. She will spend the summer making various visits to relatives.

Dr. Bruce Riordan has had a long and tedious time of illness, but is now making fair progress to strength. Mrs. Riordan has the sympathy of hosts of friends in her protracted anxiety.

Mr. E. A. Monck, of New York, has been visiting friends in Toronto, and returned on Tuesday.

The visit of Miss Anglin to Toronto this week has sent many busy people to see "The Green Stockings" at the Alexandra, and they have been charmed with the bright comedy. It has also brought on many little hospitalities, and the dear lady whom they have been arranged to honor has been even more the joy of her friends in her own charming personality and unusual quality in a famous actress, but then Margaret Anglin is a woman first and an actress second.

Mr. and Mrs. Ormsby-Scott and their family have arrived out by the Royal Line, for a summer visit to Canada, and have taken an apartment in the "Manhattan," at Charles and Church streets. They are bright and charming people.

On Monday afternoon, a great many old friends found their way to East Rosedale to call upon Mrs. Harold Jarvis in her new home in Castle Frank road. Mrs. Austin of Spadina, sister of Mrs. Jarvis (who was a favorite in Toronto as Katie Kerr, before her marriage), assisted Mrs. Jarvis, and Mrs. Edgar Jarvis, her belle-mere, was an honored member of the family party. Mrs. Jarvis will not receive again this spring.

The Woman's Musical Club had their Thirteenth Closing Matinee Musical last Saturday, in Conservatory Music Hall, and presented a very attractive programme. Mrs. Macdonald Fahey's singing was vastly admired; she always does please her audience, both by the excellent quality of her voice and her natural and attractive manner. Added to these valuable qualities she is a handsome young woman, and has excellent judgment in her selection of songs. Mr. Russell sang several songs, "Mandalay" being his most popular one. Miss Jessie Binns justified all the praise and appreciation of her friends, and a charm of

lady members of the club, with the ever popular Toronto string quartette completed the programme. The opening number, with Miss Mary Caldwell at the piano with the quartette was excellent. The Conservatory Hall was packed, and the caretaker had been busy with the furnace. Among the audience were Mr. and Miss Gibson and Mrs. Lyle of Hamilton, who was visiting at Government House, Mrs. and Miss Austin of Spadina and Mrs. Harold Jarvis, Mrs. Salter Jarvis, Miss Muriel Jarvis, Lady Moss, Mrs. G. A. Arthurs, Mrs. Victor Cawthra, Lady Falconbridge, Mrs. Van Straubenzee, the Misses Michie, Miss Hedley, Miss Morrison of Owen Sound, Mrs. Leonard Boyd, Mrs. Bouchette Anderson, Captain Fahey, Mrs. Plumb, Mrs. Pack, Mrs. Von Pyk, Mrs. Gunther, Miss Falconbridge and a great many others. Several beautiful bouquets were presented to the lady soloists.

Mrs. Andrew Smith has spent the inclement weeks of spring in Atlantic City, and returned home a few days ago, in very good health and spirits. Her daughters, Mrs. McMurray and Mrs. Gus Burritt, spent successive visits with her, as did Dr. D. King Smith and Mrs. Smith.

Monsieur Rochereau de la Sabliere received the sad news last week of the death of his mother, the Countess Rochereau de la Sabliere in Paris, to whom he was devotedly attached. The Rochereaus were intending to leave this month for France, but the journey is now postponed, for a short time.

On Friday (21st) the performance of the competition play to be presented in Winnipeg to-night by the Associate Players of the Margaret Eaton School of Literature and Expression, attracted a large audience. Mrs. Scott Raff had selected "She Stoops to Conquer" for her players, and they rendered the old Oliver Goldsmith comedy with a good deal of ability. Miss Dora Mavor, who takes the leading lady's part was presented with an exquisite bouquet of pink roses from a matron and friend, unable by reason of indisposition, to be present. Her arch and natural acting of the role of Kate Hardcastle deserved the applause accorded her. Miss Vaux, a very pretty girl, played the second lady with much vim, and so did pretty Miss Cora Gould the role of Bet Bouncer, the serving woman, beloved of the horsey young Squire, Tony Lumpkin, the best taken character of all, said a critic. Well, we shall see what Touchstone will do to them later on. The news that the Winnipeggers were putting on an original play, and the memory of the way they swept all before them at the first competition in Ottawa, years ago, with "The Release of Allan Danvers," also an original play, cause me a tremor of foreboding. However, the Toronto players will have a charming visit to the Prairie City, having gone up in Mr. Eaton's private car on Monday. And if they miss the trophy it won't be for want of brave trying.

An engagement of some months standing was announced a few days ago, when Miss Ina Hinman Hills, eldest daughter of Mrs. Roland Hills, Poplar Plains road, and Lieutenant-Colonel Ernest Ernest Gunther, so long a leading spirit in the Q.O.R., confessed themselves open to congratulations. Both are most highly esteemed by their friends, who will be interested in hearing of their anticipated marriage in June.

Miss Walton, Carlton street, and Miss Jean Bellingham, who have been spending some weeks in Cobalt, have returned to Toronto.

Mrs. Radcliffe, Balmoral avenue, has returned home, and attended the Matinee Musicale on Saturday.

Miss Blair Burrows is going to England on a round of visits. Her younger sister, Miss Georgie Burrows, returned home last week, after about a year abroad.

The Hon. the Speaker of the Senate and Mrs. Kerr are going to England for the Coronation.

Mrs. Robert A. Smith has returned from the South of France. She and her sister Mrs. Krell passed in mid-ocean, on their respective voyages to and from Canada.

The Ladies of the Toronto Travel Club visited Mr. Archibald Browne's studio last week to see his exhibition of paintings, and were one and all delighted. The homelike air and lighting of the Gallery being particularly restful, showing each picture to good advantage. The ladies expressed their regret that so many of these fine paintings were to be lost to Toronto, as they are shortly to be sent to one of the leading Galleries in London, England.

Mr. and Mrs. Arthur Jarvis are moving into their new house immediately. I hear that Miss Muriel Jarvis and Mr. Bob Sinclair are to be married in September, the last day of that month being the happy date.

Mrs. Cattanaach has gone to England. Mrs. MacMahon and Mr. D'Arcy MacMahon have gone to the Mediterranean. Mrs. Gilpin Brown and her sister, Miss Grace Boulton, have gone to England, where Mrs. Brown will place her children in school.



A WOMAN TALKED ABOUT.

Miss Faulker, of Boston, who married T. Irvin Chapman, divorced him and went on the stage; married Roy Pierce, son of an "oil king," and is now about to separate from him. At one time it was reported that Baron Rothschild was about to marry her.

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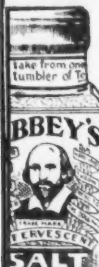
Touring Car	- - -	\$2,275
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HERE is nothing more effective than soft draperies, and it is good to know that they will not be dropped from warm-weather styles. On the contrary, it is to them we are to look for the real novelty note of the season. That linens and other summer materials will be entirely transformed by the new treatment is a foregone conclusion, and that results will amply justify the innovation is equally certain. At various exhibitions of models which have been occupying the attention of those intimately concerned with dress in the making, perhaps none of the features has excited more command than the unexpected manipulation of washable fabrics. There is no question about the effectiveness of combining cotton marquisette with satin, or crepe with organdie, or of fashioning either of them with draperies which could never be counted upon to withstand a single trip to the laundry; but as to their practicality—that is another matter. Nothing was more impressive in the display of models than a frock of cotton print, with small Dresden-like sprays scattered over it, above a border of Empire wreaths entwined. There was an underskirt, gored at the top, with a line of insertion, shadow lace, down the centre as far as the knees. At that point the skirt was crossed by two bands of the insertion. The top one was "fixed" where it met the centre line of lace, with a bow of shell pink satin ribbon, while below it, on the second row of insertion, was another bow of the same character, from which drooped two ends of satin, each with a long silk tassel. The bottom of the skirt was turned in a hem and faced on the wrong side with pink satin that showed through. There was a tunic of creamy mousseline matching the groundwork of the print, and this was in the form of two panniers, each drawn to a point, and finished with a tassel, while at the top the satin sash ended in a bow just where it was most needed—at the top of the long line of insertion.

BANDINGS are popular as trimmings on the pretty combination dresses, and are made of all sorts of materials, oftentimes in distinct contrast to the remainder of the decorative scheme. They serve a great many purposes. Ball fringe is another favorite used in finish edges. It is almost the exception that a costume has not a cord and tassel, either around the waist, monk fashion, or twisted into a noose and applied as a bow or a rosette. Metal fringes and laces, too, find a place with this summer materials. Sometimes they seem a bit incongruous, but incongruity we must accept as one of the fascinations of the new modes. These fringes are seldom used in any profusion, but as sash ends or to finish a short panel or stole, when they give an enlivening hint.

ONE of the prettiest models in draped blouses is of dull brown satin. There is a wide piece that goes over the shoulder, out of which the sleeves are also cut, the latter is finished above the elbow with a turnover cuff of ecru Venetian lace lined with silver cloth. Around the figure, under the arm, is laid a wide band of lace over silver which shows through the entire under part of the blouse, which is made of brown chiffon cloth. At the neck there is a slightly low chemisette which runs to the waist back and front, made of ecru point d'esprit. This is unlined at the top part and has short sleeves attached to it that fit the arm and show below the peasant sleeves of brown satin.

IT is going to be a great year for original wraps of all kinds, some diminutive and well above the waist line and others extending well toward the hem of the gown. Already such delectable little creations have sprung up abundantly. One of the most fascinating ones seen yet is the fichu shaped cape made of double-faced satin, the contrasting color of the lining turning out in odd little collars, revers, hems and other finishes. Hood effects are seen on some such models, and all sorts of quaint collar shapes. Similar wraps are made of two layers of chiffon, one over the other, the under and upper side in contrasting tones and the undertone creeping onto the outside in pretty finishes. Separate little boleros are going to give variety to next summer's wardrobe. One of the sanest of these garments is of black satin piped with a color that harmonizes with the toilet which it is to accompany. One of the kind seen at an opening was very short and the fronts were cut to meet in a sort of point at the bust but allowed to hang loose. It is the thing,

it is said, for these little coats to hang open and loose. Some such jackets are being made of changeable silk in flower colors to go with dainty flowered summer frocks, and others are coming out in lingerie and lace, sometimes with beading and embroidery that is all white or that introduces a needed note of color.

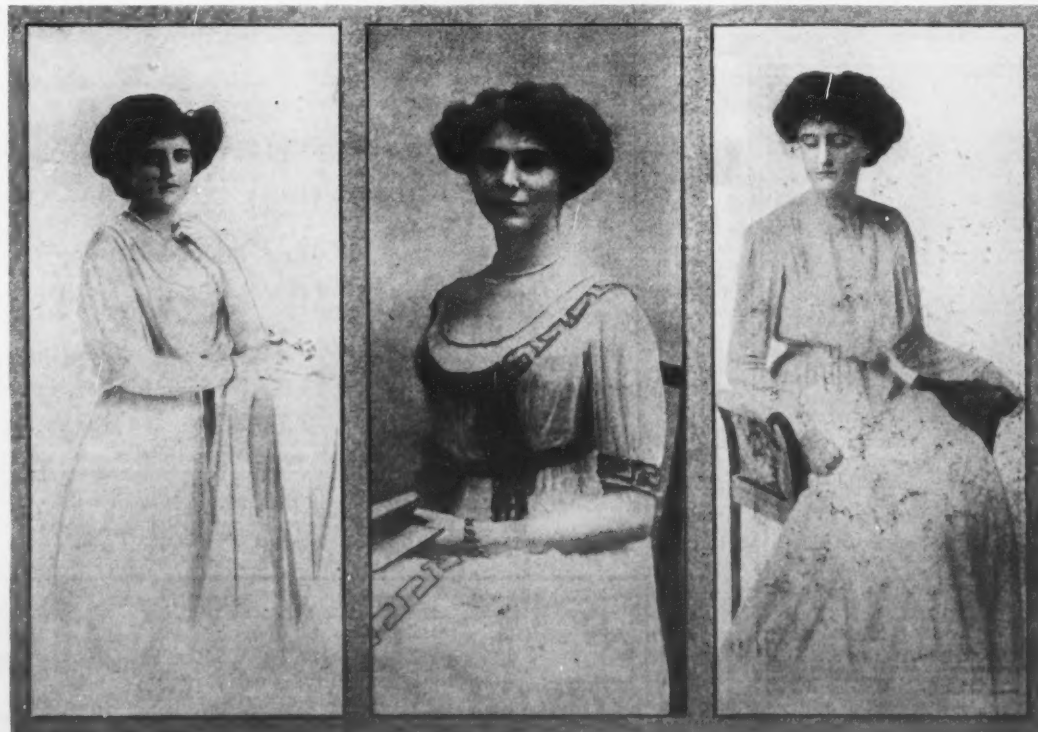
A PARASOL made of white English embroidery shows the scalloped edges strikingly accentuated on a bordering band of black velvet ribbon, and the long ends of a bow of black velvet ribbon floats from the stick of white wood. This is adorable with a white corded silk costume



This has taken the place of the corsage bouquet. In the picture the Josephine leghorn poke adds to the quaintness of the effect.
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and white straw hat, both enlivened with touches of soft, delicious, cerise velvet. A second black and white parasol has its foundation of thin white silk, covered with black point d'esprit to the edge of a six or seven inch border of fine plaited black mousseline de soie, framed in inch wide, black velvet ribbon. A flat rosette of black point d'esprit trims the pagoda-shaped top, and a smaller one is posed on the handle. Still another is all of lovely white Venise lace laid over white mousseline de soie; at the edge this bubbles into a mass of tiny puffs over finer frills of white Valenciennes lace, and, under all, is the effective band of black velvet ribbon. A long black silk tassel ornaments the end of the stick as it bulges into a big knob of light bird's-eye maple. Most beautiful of all, and a real novelty, is a parasol which was carried one day by the lovely Princess of Pless, who is appearing in public for the first time since her long illness. Soft white silk covers the frame, and over it is laid white, sparkling bead embroidered tulle. Silver galon, to the depth of three inches, borders the edge, and the handle of polished whitewood is tied with a long white silk tassel knobbed with silver. Imagine this severely lovely thing shading a big hat, with a wide curved brim, of fine pink straw, trimmed all about with big, fresh-looking roses shading from deep Burgundy red into palest pink! At one side of the back they mounted into a tall feather-shaped spray; the under side of the brim was faced with black velvet. A regal picture this Princess made.

THE trouser skirt undergarment—jupe culotte—a lacy, frilly lingerie affair with bifurcated lower part bloused in at the ankle a la Turk, attracted as many interested spectators, if not purchasers, as any one feature of any opening. Similar garments are made of silk, but the lingerie ones had first place.



THREE OF QUEEN MARY'S TRAINBEARERS FOR THE CORONATION.
From left to right: Lady Mary Dawson, daughter of Lord Dartrey; Lady Eileen Butler, daughter of Lord Lanesborough; Lady Dorothy Browne, daughter of Lord Kenmare.

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Table Napkins	per doz.	1.50
Tray Cloths	from	.56
Carving Napkins	per dozen	.90
Fish Napkins	per dozen	.85
Fringe Doilies	per pair	.48
Linen Sheets	per pair	3.88
" Hemstitched		4.95
Pillow Covers	each	1.90
Linen Towels	per dozen	2.40
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" Fancy		4.00
Baby Towels	per pair	3.55
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Bath Towels	each	.56
Bedspreads	per pair	6.50
Toilet Covers	per pair	.22
Sideboard Covers	per pair	.45
Hemstitched Mats	per pair	.08
" Tray Cloths	per pair	.26
" Tea Cloths	per pair	.22
" Toilet Covers	per pair	.36
Sideboard Covers	per pair	.56
Embroid. Tea Cloths	per pair	1.15
" Toilet Covers	per pair	.86
" Sideboard Cloths	per pair	1.23
" Tray Cloths	per pair	.60
Night Dress Cases	per pair	.55
Brush and Comb Cases	per pair	.44
Cushion Cases	per pair	1.45
Toilet Sets, 4 pcs.	per set	1.45
Tea Cosies	per pair	.62

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MISS TEXAS GUINAN,
In "The Kissing Girl," at the Royal Alexandra next week.

The Beaver at Home.

BEAVERS arrange their homes in a neighborly way to form villages and towns. It has been pointed out that they are lake-dwellers for the same reason that early races of men lived over the water. The chief difference between the two, however, is that men built over natural ponds, whereas the beaver makes a pond where he happens to want it. The labors of no other animal on earth, aside from man, present so many interesting phases as those of the beaver.

According to Macoun, who has made most exhaustive studies of these little animals, whole tribes of beavers unite to build villages. Houses, invariably of two floors, bear witness to the uniform genius of these architects. The pantry occupies the ground-floor, but the upper floors of the beaver's domicile are reserved for his hours of sleep and leisure.

The walls and upper part are remarkably thick, sometimes measuring several feet. Then, at the beginning of hard frost, the exterior is coated with a thick layer of mud which immediately freezes and has the double advantage of perfectly shutting out the cold air and of guarding against the attacks and wolverines.

The smartness of the beaver is also seen in the care it takes not only to lay in provisions in advance, but also in arranging creep-holes to insure its retreat in case of surprise, and for its subsistence in a day of need.

The most extraordinary work of the beaver are, of course, the dams that they throw across rivers and along the shores of lakes. In this matter they are qualified to rank with the best of engineers. Two points especially in their work attract attention, the first being the skill and strength displayed in the construction, and the second being their unerring choice of the best materials.

In examining the construction of a beaver dam one is at once struck with its extreme simplicity. The wonder is how the mud kneaded and applied by the beaver's paws, unassisted by even the trowel-shaped tail, becomes a hydraulic cement that time hardens instead of dissolves.

The extent of the beaver's work is as surprising as their perfection.

Some of them are really colossal, and several chains in length. Artificial lakes of considerable size owe their origin to these dams. The extent of the dams is the most striking proof of the social habits of the beaver, for several families must have combined to carry out the plans, and if individual instinct produces the results of a general government among these laborers, they must be influenced by a sense of common interest as highly developed as that of the bees.

Snake-Killing Birds.

A NUMBER of birds throughout the world are known to be enemies of reptiles, and several varieties make a regular search for snakes and other creeping things.

In South Africa is to be found the champion snake-killer of the bird family. It is known as the secretary-bird.

The name seems an odd one, but the bird received its name from a crest or tuft of plumage rising from the back of its head, which reminds one of a secretary or book-keeper with a bunch of quills stuck behind his ear.

The bird has ashen-gray plumage, and its tail feathers are often two feet in length. The male bird stands as much as four feet in height, but a great portion of this is neck and legs. Its wings are long when outstretched, and it is strongly built, and is adapted for the peculiar work of destroying large reptiles.

As a rule it attacks smaller snakes in preference to the very powerful ones, and in doing so uses every precaution against contact with the poisonous fangs or strong coils. It does not attack its prey suddenly, but, after walking round the spot occupied by the reptile, suddenly spreads its wings and gives the reptile a sudden but sharp blow on the head with its very hard and sharp talons. This is done so quickly that the reptile has no chance to resist.

The fellow who was born with a silver spoon in his mouth generally marries a girl who makes him fork over.

Clothes may not make the man, but they sometimes make a dangerous imitation.

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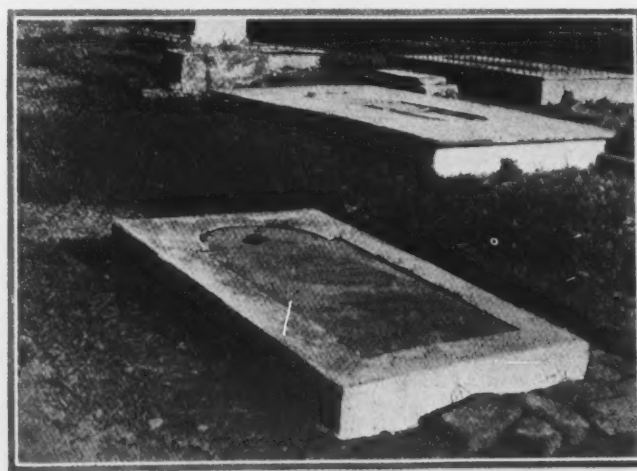


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THE LONELY GRAVE OF CHARLES DICKENS' SOLDIER SON IN INDIA.

This grave, which is situated near the main entrance of the Allpore Cemetery, Calcutta, shows the last resting place of the second son of Charles Dickens, the great novelist, whose name was Lieutenant Walter Landon Dickens, after his godfather, Walter Savage Landor. The soldier son of the novelist died at the Officers' Hospital, Calcutta, on the way home on sick leave, December 31, 1863, aged twenty-three years. He arrived in India after the Indian Mutiny, and was attached to the 42nd Highlanders (Black Watch).

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DURING WEEK.
May 1.—The Amethyst Club At
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May 6.—Weekly Saturday Assembly
Fish Meals daily, 12-2 and 5-8
p.m. Afternoon Teas daily.

The great trouble with the men
who get to the front is that they feel
so big we can't see over their heads.



CELEBRATING THE PASSOVER.

A typical group of Hebrew residents of the Ward, engaged in celebrating the Passover. On the table are bottles of wine and oranges. It will be noted that the gentlemen are all wearing their hats, after the Hebrew custom.

**A Woman's View of
Mexico's War.**

AS a side-light on the mix-up in
Mexico the New York Tribune
publishes the letters of a young American
woman to her family in the States. She
had been living with her husband in the
very centre of the revolutionary scum-
mage at Chihuahua, and was in an excel-
lent position to watch much of "the smoke
and fun." Of course it was not all smoke
and fun by any means, and woe to the weak
or wounded so careless as to fall into the
enemy's hands—especially "the dark, doughty
hands" of the women, "well versed in the
arts of the suffragettes." In more serious
vein she writes:

The mode of fighting in this country
is something frightful. The "soldiers' women"
go out to the battlefields with the soldiers,
and they go with their aprons full of stones
and with knives. If an enemy is killed
or wounded the women finish him up with
knives, provided he is too seriously wound-
ed to try to defend himself, and if he has any
fight in him they stone the poor creature to
death. Isn't that horrible? X (her husband)
said the women he saw had their aprons full
of stones. One dead man they saw had been
pounded to death with the butt end of a rifle
or with stones.

But the men "are even more cowardly,"
and one afternoon, following an engage-
ment in which the insurgents were whip-
ped, the federals "just butchered innocent
men, women, and children right and left."

They would go by a house where the
door was open and would shoot



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right into the house. For instance, there was a woman leaning over a man on a bed giving him a drink. The soldiers shot through the door and shot the woman in the arm and put five holes through the man, killing him. It turned out that the man was very old and sick. Then they dragged an old deaf, dumb, and blind man from his house into the street, and because he did not answer when spoken to he was killed. A small boy bringing cows down one of the canons into town was killed. These are but a few examples of the frightful goings on that day. Over a hundred men were put in jail, and the soldiers wouldn't allow food or anything to be brought them. No wonder the federals are hated and the people are for the revolutionists.

All those wishing to watch the en-
gagements are forced to purchase seats on a neighboring hill. The cur-
tain generally rises at about three in the afternoon, but one morning "as early as five o'clock" they heard the booming of battle, and from their point of vantage could see that Santa Eulalia was being attacked—for the second time in two days.

About twenty-one federals were in town and were up in the tower of the church. Several hundred rebels came in and fired on the soldiers, killing a few. The remainder wouldn't surrender, and got inside the church. The revolutionists got up on top of the building, made holes in the roof, and threw sticks of dynamite down onto the poor soldiers. In all less than a dozen men were killed, and the rest of the federals were taken prisoners. The rebels say they attacked the town just to get the guns and ammunition of the soldiers. They also took more horses from the town.

On Tuesday, March 14, Santa Eulalia was recaptured and went under martial law, so that every miner who went up there to work "required a transport or identification slip to prove that he was in nowise related to a rebel." On that day, too, they first learned of our army maneuvers.

We hear Uncle Sam has twenty thousand troops on the border and that they are there not only to guard the boundary but to get accustomed to camp life and routine, etc., for there is going to be war between the United States and the Japs. We also heard that the Mikado had ordered all Japanese in Mexico to return to Japan and that they are now marching overland to the Pacific Coast. I wonder how much, if any, truth there is in the report.

A few days later they rode down to Santa Eulalia on horseback and caught the train for the mining smelter.

It was made up of engine, box-car full of soldiers, and then one coach. The soldiers are the most disreputable, dirty, untidy, and lazy-looking bunch. They slouch along as if they hadn't a care in the world. All that looks business like about them is the rifle they carry and their belt of cartridges. You know the Mexican army is made up for the most part of prisoners. The men are a hard-looking lot, too.

When we got about half-way down to the smelter we saw horsemen at a distance, and, of course, we thought first of all of revolutionists. They turned out to be eleven federal volunteers, whose duty it was to escort the train until it was safely out on the plains. The federal volunteers all wear red bands on their hats, or red sashes. The same company of men escorted the train up in the evening, and we also had a box-car full of soldiers on the train.

Mr. — had invited us to come

down to the smelter with him, and we spent the day with a Mr. and Mrs. —, who are young people and very attractive. They have such a cozy little home and two dear boys, one three and a half and the other five. How we appreciate going into a real home and sitting down to a home table, where everything is daintily served and appetizing!

Women's

**To a Poet a Thousand
Years Hence.**

By James Elroy Flecker.

I WHO am dead a thousand years.
And wrote this sweet archaic
song,
Send you my words for messengers:
The way I shall not pass along.

"I care not if you bridge the seas,
Or ride secure the cruel sky,
Or build consummate palaces
Of metal or of masonry.

"But have you wine and music still,
And statues and a bright-eyed love,
And foolish thoughts of good and ill,
And prayers to them who sit above?

"How shall we conquer? Like a wind
That falls at eve our fancies blow
And old Mæonides the blind
Said it three thousand years ago.

"O friend unseen, unborn, unknown,
Student of our sweet English
tongue,
Read out my words at night, alone:
I was a poet, I was young.

"Since I can never see your face,
And never shake you by the hand,
I send my soul through time and
space
To greet you. You will under-
stand."

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Interval.

By Richard Le Gallienne.

I WONDER what the spring is like,
If I shall see again,
The glitter on the hawthorn
Of the bright April rain.

I wonder what the sun is like—
I saw it long ago,
And once I saw the moon, and saw
The angel of the snow.

I saw the stars, like ants of gold,
So many and so small,
Oh, life all made of loveliness,
Must I forget it all!

—Harper's.

If you are an optimist you will
glory in the fact that coming events
always cast their shadows before
them. And if you are a pessimist you
will then know why the future is al-
ways so dark.

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G.W.M./E.

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have now completed their work, and
all through the job I have found them
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Very often contractors are too
glad to rush their work through and
get finished, but I have found your
men more anxious to do good work in a
pleasing way than to rush it through
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